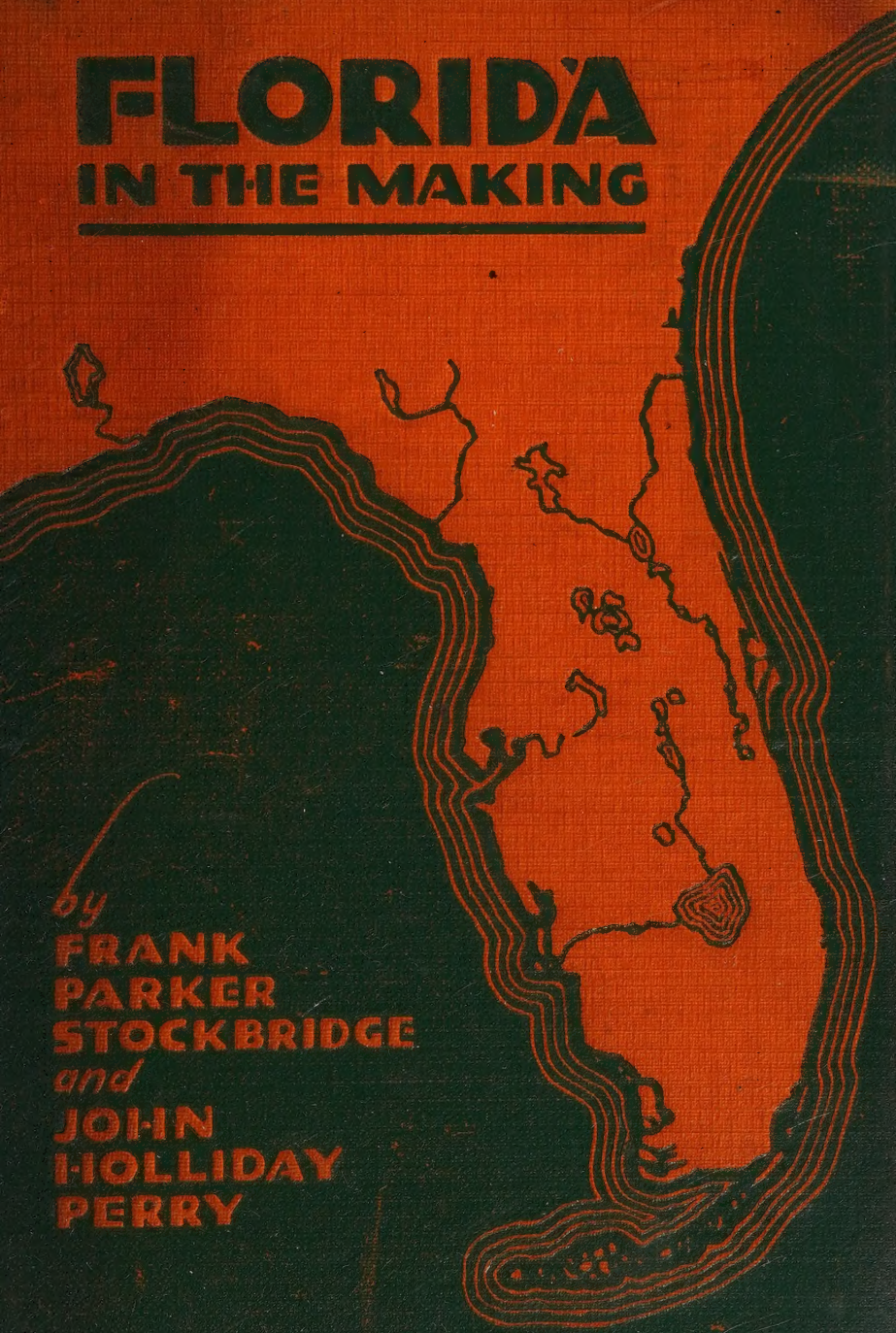
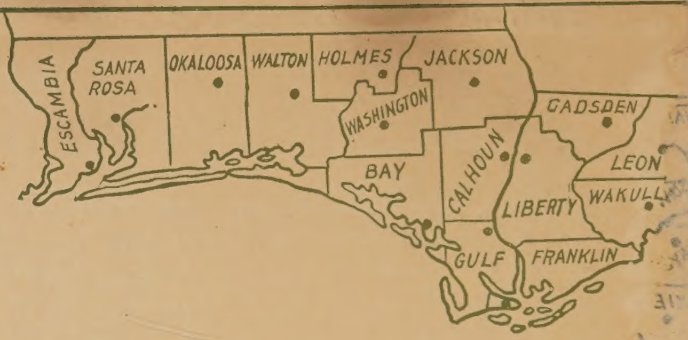
FLORIDA
IN THE MAKING

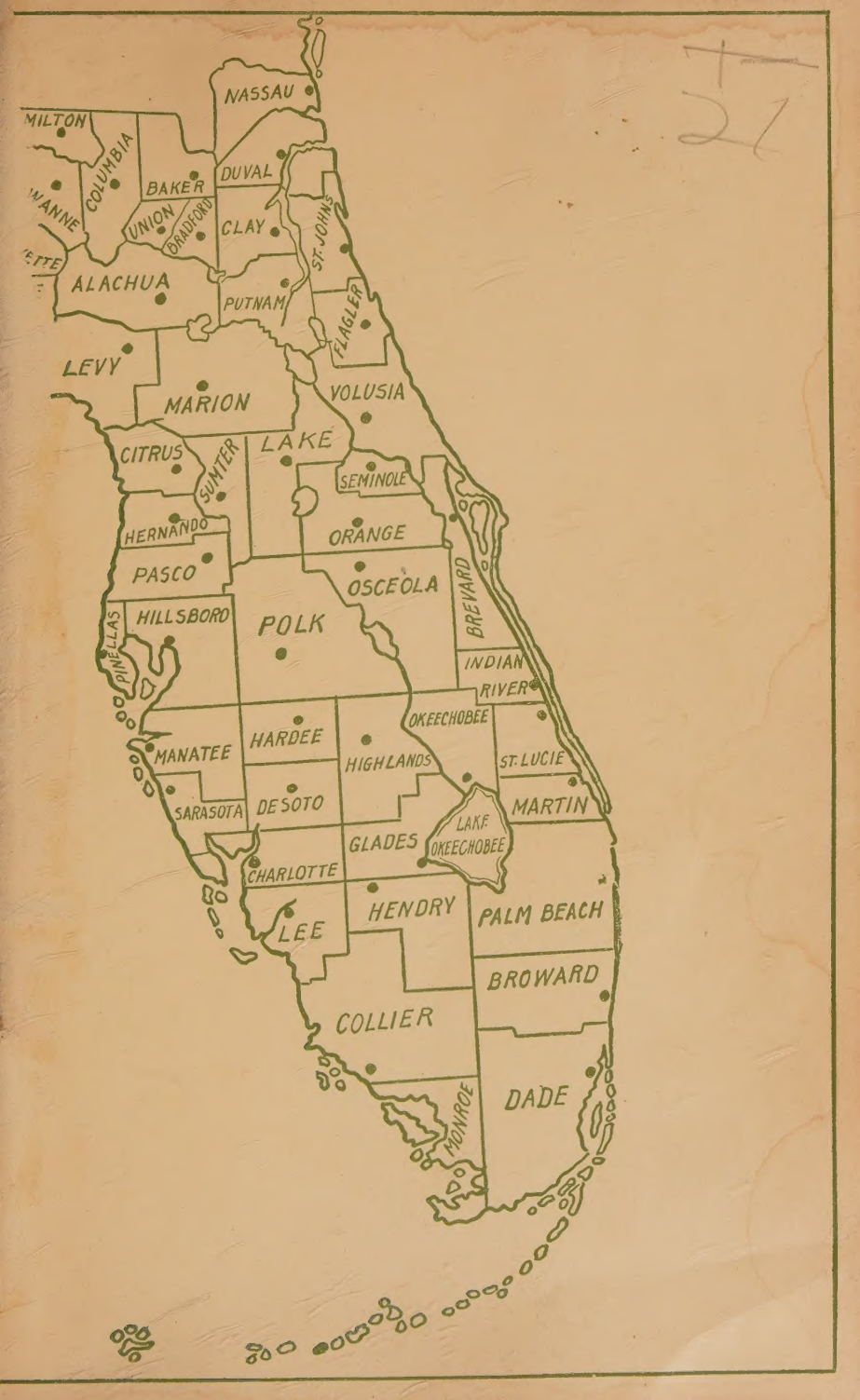


by
FRANK
PARKER
STOCKBRIDGE
and
JOHN
HOLLIDAY
PERRY

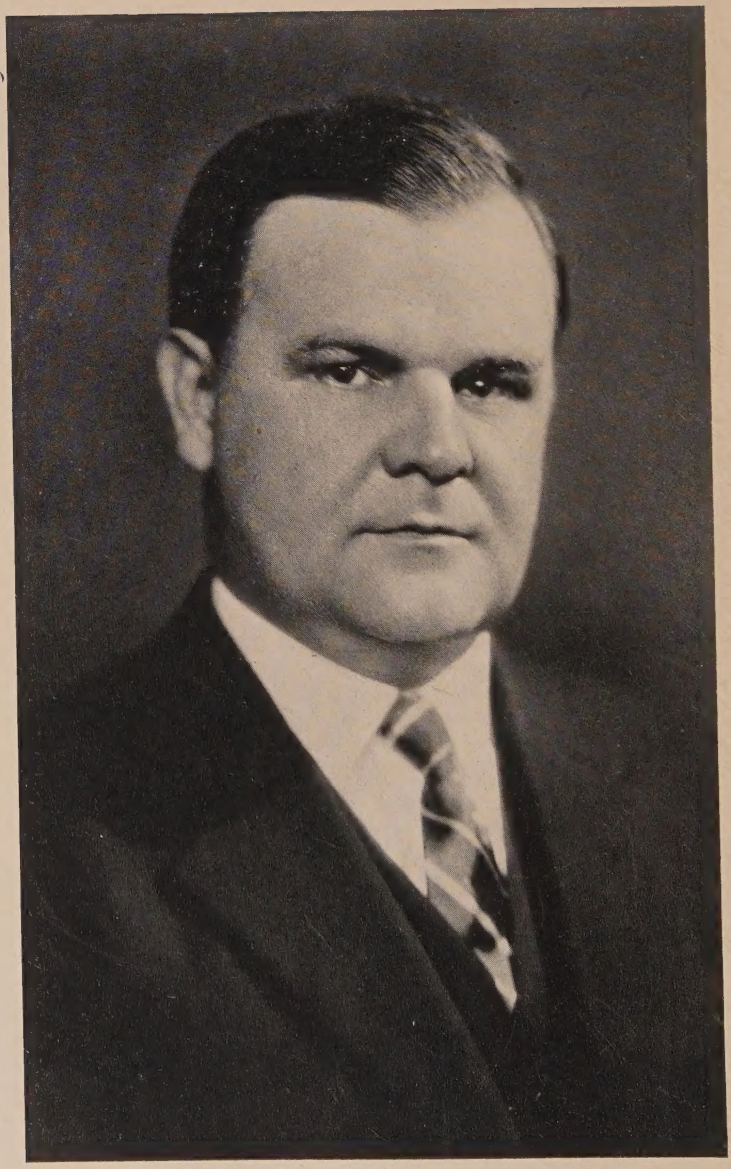


COUNTY MAP
of
FLORIDA

County	County Seat
Alachua	Gainesville
Baker	McClenny
Bay	Panama City
Bradford	Starke
Brevard	Titusville
Broward	Fort Lauderdale
Calhoun	Blountstown
Charlotte	Punta Gorda
Citrus	Inverness
Clay	Green Cove Springs
Collier	Everglade
Columbia	Lake City
Dade	Miami
De Soto	Arcadia
Dixie	Cross City
Duval	Jacksonville
Escambia	Pensacola
Flagler	Bunnell
Franklin	Apalachicola
Gadsden	Quincy
Glades	Moore Haven
Gulf	Wewahitchka
Hamilton	Jasper
Hardee	Wauchula
Hendry	Le Belle
Hernando	Brooksville
Highlands	Sebring
Hillsborough	Tampa
Holmes	Bonifay
Indian River	Vero Beach
Jackson	Marianna
Jefferson	Monticello
Lafayette	Mayo
Lake	Tavares
Lee	Fort Myers
Leon	Tallahassee
Levy	Bronson
Liberty	Bristol
Madison	Madison
Manatee	Bradenton
Marion	Ocala
Martin	Stuart
Monroe	Key West
Nassau	Fernandina
Okaloosa	Crestview
Okeechobee	Okeechobee
Orange	Orlando
Osceola	Kissimmee
Palm Beach	West Pal
Pasco	Dade City
Pinellas	Clearwater
Polk	Bartow
Putman	Palatki
Santa Rosa	Milton
Sarasota	Sarasota
Seminole	Sanford
St. Johns	St. Augustine
St. Lucie	Ft. Pierce
Sumter	Bushnell
Suwanee	Live Oak
Taylor	Perry
Union	Lake Butler
Volusia	De Land
Wakulla	Crawfordville
Walton	De Funiak Spring
Washington	Vernon


NASSAU
MILTON
COLUMBIA
BAKER
DUVAL
UNION
BRADFORD
CLAY
ST. JOHNS
ALACHUA
PUTNAM
FLAGLER
LEVY
MARION
VOLUSIA
CITRUS
SUMTER
LAKE
SEMINOLE
HERNANDO
ORANGE
PASCO
OSCEOLA
BREVARD
HILLSBORO
POLK
PINELLAS
INDIAN RIVER
OKEECHOBEE
MANATEE
HARDEE
HIGHLANDS
ST. LUCIE
SARASOTA
DESOTO
MARTIN
GLADES
LAKE OKEECHOBEE
CHARLOTTE
HENDRY
PALM BEACH
LEE
BROWARD
COLLIER
DADE
MONROE

FLORIDA
in the Making



GOVERNOR JOHN W. MARTIN OF FLORIDA.

FLORIDA
IN THE MAKING

By FRANK PARKER STOCKBRIDGE
and JOHN HOLLIDAY PERRY

PROFUSELY ILLUSTRATED

WITH A FOREWORD
BY THE GOVERNOR OF FLORIDA

THE de BOWER PUBLISHING CO.
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FOREWORD

By the Governor of Florida

THE authors of "Florida in the Making" have done more than merely write a book. They have performed a public service, the value of which cannot be over estimated.

In placing before the world the first comprehensive presentation of *all* of the facts about Florida, they have rendered a service not alone to the State of Florida but to the people of the rest of the United States, who are eager to learn the truth about our great Commonwealth.

Florida is truly, as the authors of this book put it, a pioneer State. Oldest of all in its history, it is the youngest of all in its development. But as the facts of Florida's unmatchable climate, its unrivalled agricultural and horticultural possibilities and its limitless opportunities in commerce and industry become known of all men, it cannot fail to become one of the richest, most populous and influential in the whole family of commonwealths which make up our Nation. The sun of Florida's destiny has arisen, and only the malicious and the short-sighted contend or believe that it will ever set. Marvellous as is the wonder-story of Florida's recent achievements, these are but heralds of the dawn.

No one can read "Florida in the Making" without being convinced that all which has yet been done in Florida is but a beginning toward what is to come. The authors have done well in going below the surface of events and in placing significant emphasis upon the natural resources

of the State and the rewards which they hold for those who will develop them. Agriculture and Industry are the foundations upon which great commonwealths are builded, and none ever had a broader, surer and sounder foundation upon which to build than has Florida.

Great men, inspired by the vision of Florida's future and fired with the pioneer spirit that has built America, are creating an earthly Paradise along these golden shores, around these sparkling lakes, upon these rolling hills. The tale of their achievements deserves the imperishable record which this book gives it. It is a record calculated to inspire still other thousands and tens of thousands to seek in Florida like opportunities for the expression of their creative impulses.

Florida, still a pioneer State, is still a land of opportunity, and if "Florida in the Making" did nothing more than to make those opportunities apparent to those who are prepared to seize them its authors would for that alone deserve the thanks of the great Commonwealth of which I have the honor to be Governor, and in the name of which I tender to them my sincere congratulations upon their monumental work.

JOHN W. MARTIN.

Tallahassee, Florida,
November 10, 1925.

PUBLISHERS' PREFACE

IN presenting "Florida in the Making" it seems appropriate to introduce the authors, and to explain the genesis of this book.

Mr. Perry is a publisher, banker, lawyer and large land owner whose operations in Florida and many other States in recent years aggregate several millions of dollars. Besides being the President and controlling owner of the American Press Association, the American Press, the Publishers' Autocaster Service and the John H. Perry Publications of New York, and of the Reading (Pa.) *Times*, he owns and directs the Jacksonville *Journal*, the Pensacola *News* and the Pensacola *Journal*, and is a director of a number of banks, Trust and Mortgage Companies in Florida and elsewhere. His intimate knowledge of Florida extends over several years and his relations with the leading interests in every part of the State have been such as to give him a broad view of general conditions and an accurate conception of the realities underlying the surface of events.

Mr. Stockbridge is the author of several books and has had a journalistic experience covering important newspapers and magazines in New York and elsewhere. Essentially a reporter, he has contributed articles and stories for many years to such magazines as *World's Work*, *Atlantic Monthly*, *Harper's*, *Current History*, *McClure's*, *Cosmopolitan*, *Saturday Evening Post*, *Collier's*, *Country Gentleman* and a score more, writing articles from personal investigation on economic, agricultural, social, political and scientific topics. He spent the winter of 1924 with his family in Florida, travel-

ling extensively through the regions most frequented by tourists and observing to the best of his ability the economic conditions reflected in the superficial activities of the season.

At the invitation of Governor John W. Martin, Mr. Stockbridge attended the All Florida Development Conference, held at West Palm Beach on March 26, 1925, where two hundred representative men from every section of Florida planned and began to put into effect a program calculated to unify their efforts to stabalize the economic foundations of the commonwealth and to promote a wider knowledge of the sound realities underlying the speculative furor of the time.

Mr. Perry was also in attendance at this conference, and had with him a letter from Dr. Albert Shaw, Editor of the *American Review of Reviews*, asking him to suggest somebody qualified to write a comprehensive article on Florida for an early issue of that magazine. Mr. Perry recommended Mr. Stockbridge, and the result was an article, "Florida, the Pioneer State," which, appearing in the May, 1925, issue of *Review of Reviews*, attracted nation-wide attention and much favorable comment.

This was followed by a request from Dr. Shaw for a second article published in the November *Review of Reviews*, in the preparation of which Mr. Stockbridge and Mr. Perry conferred frequently. The impossibility of telling the whole story of Florida as a commonwealth in the making, in a single article or, indeed, within the limits of an entire issue of a magazine, became apparent to both of them. Both felt, moreover, that it was a story which needed to be told. Out of this feeling, at Mr. Perry's suggestion, this book was born.

Through his Florida operations and connections, Mr. Perry had assembled a vast amount of accurate information, which Mr. Stockbridge supplemented by a personal

tour of the State in the summer of 1925, as the guest of the State Chamber of Commerce. He travelled by automobile over three thousand miles and by train and boat at least a thousand miles more, within the limits of Florida. He visited every section, penetrating into regions which the tourist never sees, meeting and talking with the men and women who are demonstrating, through their own activities, the potential wealth of Florida's soil and climate and seeing with his own eyes the tangible evidences of that wealth. The results of his observation as set down in this book have been checked up, for accuracy, by Mr. Dudley V. Haddock, assistant to the President of the Florida State Chamber of Commerce.

The resulting work is, the publishers believe, the first and only comprehensive book dealing with the development of Florida in its more vital and important phases. At the same time, the authors have not overlooked the manifestations which have been the immediate cause of turning the eyes of the world toward Florida, but have analyzed them and presented them in their true perspective.

We believe that "Florida in the Making" merits Governor Martin's characterization of it as a "monumental" work.

THE PUBLISHERS

INTRODUCTION

TOO much has been said and written about speculative fortunes made in Florida real estate transactions; not enough has been said about the underlying values upon which the rising prices of Florida lands are based.

This book is an effort to look behind superficial and temporary manifestations to the eternal foundations upon which the Commonwealth of Florida rests and must build, will build and is building.

"Are economic conditions in Florida really sound and stable?" is the question asked by conservative people who distrust any and all speculative activity. Yet the very existence of speculative activity implies the existence of underlying values. One might as well ask whether the Stock Exchange rests upon a sound and stable base. Speculation in stocks would cease were there no values behind the share traded in.

Unintelligent investment in stocks or in real estate is pure gambling, and those who indulge in it have even less of a chance to win than the avowed gambler who plays the other man's game at Monte Carlo. Intelligent investment is based upon an examination of real value. Millions who traded in the shares of the United States Steel Corporation in its early days did so unintelligently, without knowledge of or even belief in the underlying soundness of the enterprise, and at the recession of every advance sold out in panic, believing that the bottom had dropped out of the steel merger. Intelligent thousands, looking behind the market fluctuations to the property itself, bought and held on and did not permit tempo-

rary changes in market quotations to frighten them.

They reaped their reward, and so, in the belief of the authors of this book, will intelligent investors in Florida reap theirs. To say to the prospective investor, "Buy anything offered in Florida" would be giving advice as foolish and unsound as if one were to say, "Buy anything listed on the Stock Exchange." But whereas it is comparatively easy, requiring the expenditure of only a moderate amount of time and money, for the prospective investor in stocks to inform himself of the relative values and probable earnings of the various corporations whose shares are dealt in in the stock market, and so to form an intelligent judgment on which to base his investments, it has not been so easy nor so inexpensive to survey the Florida field and determine, in the light of cold reason, which of the innumerable opportunities presents the essential elements of sound investment.

It is the belief of the authors that nobody who has bought Florida real estate from responsible vendors at prevailing prices will lose in the long run. On the contrary, even prices which are criticized in conservative quarters as being too high, represent, we believe, but a fair and modest discount of the future.

That there have been ill-advised purchases, made in the expectation of profits faster than profits can be realized, is undeniable. But that there has been any material or wide-spread misrepresentation of underlying values is definitely not true. Some have bought without realizing that they were doing what the earlier buyers of United States Steel Common did, buying future earning power rather than immediate convertible value. There have been some instances—a very few, all things considered—of misrepresentation.

Wherever an active market exists for any commodity, whether stocks, oil, grain or real estate, there is bound to be unintelligent speculation, over-optimism, a per-

centage of deliberate fraud. Human nature is so constituted that credulity and hope are frequently mistaken for knowledge and foresight. To the great mass of indiscriminating humanity there is little that can be offered in the way of advice, and it is doubtful whether even sympathy is not wasted upon it.

This book, then, is addressed to intelligent investors, seeking to learn for themselves something of Florida's underlying values, looking for guidance in discriminating between sound and unsound investments in Florida property, willing to take some pains to inquire and investigate before investing. To those the authors confidently say:

There are greater and better investment opportunities in Florida than have yet been realized. (This is written in the closing months of 1925.)

The activity in Florida land, viewed as a whole, is not a "boom" in the sense that prices generally have been inflated beyond actual present values. On the contrary, most Florida property has been sold too cheaply!

The underlying stability of Florida, based upon its undeveloped resources, is unshakable and immensely greater than even the people of Florida themselves yet realize.

There is the soundest basis for these opinions in the history of Florida's past growth, especially in recent years. When the United States paid Spain a trifle less than fifteen cents an acre for the whole of Florida the conservatives of that day regarded it as a bad bargain for Uncle Sam! To-day the land purchased in 1821 for five million dollars is worth, at the extremely conservative average valuation of one hundred fifty dollars an acre, more than $5,250,000,000.

What has multiplied the value of Florida land so miraculously? Leaving all other considerations aside, the fact that a million and more tourists visit the state every year, of whom a large percentage become permanent

settlers in Florida and a still larger percentage buy and build winter homes there. In the winter of 1924-25 the estimated total of tourists in Florida was 1,283,000; the average expenditure *per capita* not far short of one thousand dollars. There is a billion and a quarter of wealth brought into the state in a single year from this source alone, and the outlook for the current season is that the volume of tourist traffic will be at least doubled. That would put close to three billion dollars of fresh capital into circulation in Florida. Is it to be doubted that values will increase?

Florida sold land in 1880, when the State had a bare quarter of a million population, for twenty-five cents an acre. To-day, with a population of a million and a quarter, bidders eagerly flock to the State's weekly auctions of precisely the same sort of land, in exactly the same locations, and bid as high as seven hundred dollars an acre for it! What will it be worth when the population of Florida has again multiplied by five?

The authors would regret it keenly should any reader, relying solely upon their assertions, plunge blindly into any Florida speculation without taking pains to ascertain for himself all the facts about his proposed investment.

There is but one safe rule to follow, the rule that is emphasized by organizations concerned with the development of Florida along orderly, honorable lines, such as the Florida State Chamber of Commerce, the numerous local and county Chambers of Commerce, Real Estate Boards and Banks. That rule, formulated into a phrase, is:

"*Investigate before you invest!*"

First hand, personal inspection is not always possible, nor, unless one is thoroughly familiar with Florida properties and conditions generally, does it always result in a satisfactory judgment. More than one opportunity to make a highly desirable investment in Florida has been

lost because the prospective buyer waited to make his decision until he could see the property and make inquiries on the ground.

The investor in Florida owes it to himself, however, either to inquire in responsible quarters as to the financial standing and reputation of the individual or institution offering the property for sale, or to intrust his dealings to a thoroughly responsible agent or broker. Any bank or business organization in the state will cheerfully advise as to the standing of such agents or dealers, and a list of such organizations is included in the Appendix to this volume.

One reason why even many of those who visit Florida and see for themselves frequently find it difficult to form a sound judgment of present and probable future values, is the immense area covered by the state. Larger than New York, Massachusetts and Rhode Island together, its expanse is so vast that only a trifling percentage of the annual influx of tourists ever see more than a very small part of it, and few realize the immensity, either of its territory or of its opportunities. The authors, therefore, have attempted to present a picture of the *whole* of Florida, believing that only by viewing the state "in the large" is it possible to form an accurate judgment as to the actual or relative values of any part of it.

Another serious obstacle to a correct appraisal of Florida values by the newcomer or the person who has never visited the state is the absence of external standards whereby to measure and appraise its present activities and its possibilities. The simple, plain truth about Florida and most of the phases of its development and opportunities sounds like exaggeration in the ears of those unfamiliar with the unique conditions which obtain there.

At a meeting of Florida advertising men, trying to formulate a program for presenting the facts about the

state to the outside world, a few years ago, suggestion after suggestion was rejected because it was felt that the contemplated statement, though true, would not be accepted as truth. Finally one of the group summed up the matter in a phrase which has become historic:

"Gentlemen," he said, "the truth about Florida is a lie!"

That is precisely what an unvarnished recital of the facts about Florida seems to a world which has no standards whereby to gauge them. Florida is unique; its climate, its soil and the products of the soil, its geography and topography, its birds, beasts, and fishes, its trees and flowers, are outside of the experience of the people of the rest of the United States.

Even more amazing and unbelievable to those who have no personal contact with what is going on in Florida are the developments which are making cities grow where nothing was, plowing gold from the wasteland, threading the unbroken wilderness with railroads and highways, remolding coast-lines, lifting islands from the depths and crowning them with Aladdin palaces. These are marvels from the fairy books. Such things have never happened within the ken of most of us. It is little wonder that we doubt their reality. Even seeing, in Florida, is not always believing.

The principal value of this book, its authors hope, is to serve as a gauge by which to measure Florida and Florida values, Florida's opportunities and Florida's *future*. Exceptional pains have been taken to make no statements which can be successfully challenged. Especial effort has been made to interpret Florida in terms which will make it understandable to the rest of the world. Without pretending to omniscience, the authors believe that here is presented a broader, more comprehensive picture of the real Florida than has heretofore been made generally accessible.

While it is to the growing volume of tourist traffic that Florida looks in the first instance for its future growth, as it has in the past—as California looked so successfully—thoughtful citizens of Florida are looking beyond the seasonal visitor toward the ultimate occupation of every one of the state's twenty-two million tillable acres by permanent settlers, winning from the land a comfortable living in health and happiness and multiplying the wealth of the state thereby many times more rapidly even than it has multiplied in the last few years. They are looking beyond, these thoughtful men, to a vision of the great industrial centers which are bound to come into being as population increases and the needs and the man-power of the state multiply.

Florida is what it is because men of vision have found therein opportunities for the expression of their creative instincts, to go pioneering in the fashion of their American forebears. They have builded greatly, splendidly, but their work has only just begun. There is not yet room prepared for all those who seek health and pleasure along the far-flung coast-line, around the myriad lakes, amid the rolling hills. Still less has the land been made ready for the clamoring host of those who seek a livelihood from Florida's fertile acres.

For every far-seeing pioneer who has thus far carved his monument and his fortune from the soil of Florida there are a thousand equal or greater opportunities still open for men of vision, initiative and courage. For every settler who has found peaceful contentment, health and freedom from the economic pressure of the crowded older commonwealths there is still opportunity for hundreds upon hundreds more to do likewise. And this book, is, in part, an effort to point out, broadly, the directions in which those opportunities lie.

THE AUTHORS

New York, January 1, 1926

PART I
FLORIDA'S FOUNDATIONS

FLORIDA
IN THE MAKING

CHAPTER I

HISTORY REPEATS ITSELF

THE first great rush to Florida began four hundred years ago. The attention of the civilized world, in the first decades of the sixteenth century, was focused upon the peninsula which separates the Gulf of Mexico from the Atlantic Ocean. Then, for four centuries, Florida attracted but casual and occasional interest from the rest of the world.

To-day, as every one knows, the eyes of all America and of a considerable part of Europe are turned Floridaward. The feet (or, more accurately, the steering wheels) of a considerable proportion of the owners of those eyes, are also directed toward the southeast corner of the United States.

What happened four hundred years ago to send pioneers overseas to Florida? What is happening now to make the peninsula the Mecca of millions? Millions of people, millions of dollars are migrating from northern climes to a land which, for nearly four hundred years after the first white man came to America, lay almost uninhabited and generally regarded as uninhabitable.

The expeditions to Florida in the sixteenth century were part of one of the great, significant movements of peoples that, taken together, make history. A new world had been discovered, and adventurous men flocked to it in search of—what? Wealth, freedom from the restraints

of the old civilization, excitement, novelty, all the things that make adventurous men go adventuring. The lure of the exotic has always sufficed to lift youth out of its old environments and transport it across perilous mountains, over stormy seas.

The migration to Florida to-day is another such great movement of peoples, unparalleled in our generation. Here is history in the making, the drama of a world movement being enacted before our eyes. It is not difficult for the imaginative observer to feel himself in the unique situation of having a front-row seat at a new Creation!

What do they seek, this horde of emigrants trekking to Florida as their pioneer forefathers trekked over the Alleghenies and across the Great Plains? (For it is precisely the same type of migration, with the motor car replacing the covered wagon, that is moving to Florida to-day.) What is there that men so eagerly desire?

They seek in Florida to-day precisely what the Spaniards sought four hundred years ago—health and wealth. The essential difference between these quests, four centuries apart, is that that of the Spaniards failed of its objects, while that of to-day has found them. Otherwise the story of the Florida ventures of Ponce de Leon, Pamfilo de Narvaez, Hernando de Soto and the rest reads amazingly like a story of modern adventures. Human nature does not change.

What white man first saw Florida will never be known. Cantino's map of 1502 shows land evidently intended to represent the peninsula, but the earliest record is of the expedition of Ponce de Leon, Governor of Porto Rico and shipmate of Columbus on his second voyage, who in 1513 obtained a royal grant to discover and colonize the "Island of Bimini," where, it was asserted in Indian tradition, there flowed a magical fountain, the waters of

which had the miraculous power of restoring old men to youth. De Leon, at fifty-three, felt himself already old. Other adventurers had sought gold in America; he was the first to seek health.

On Easter Sunday (Pascua del Florida) of 1513, March 3, his expedition landed near the mouth of the St. Johns River, and he named the land after the holy day, Florida. He found no fountain of youth, but after an exploration of both coasts decided that he had found an immense island. He returned to Spain and obtained an addition to his royal grant; now he was authorized to colonize not only the mythical Bimini, but this new land of Florida, of which he was named Adelantado, or president. And in 1521 he again landed in Florida, engaged in a fight with the natives, retired to his ship and sailed to Cuba, where he soon died, at sixty-one, disappointed of his quest for the Fountain of Youth.

Meantime Diego Miruelo, in 1516, had sailed along the west coast of Florida, and his men, like those of de Leon, brought back to greedy Spanish ears tales of gold to be found in the new land. Small nuggets had, indeed, been exchanged by the natives for Spanish goods. There must be more where those came from, for had not Pizarro and Cortez found gold in Peru and Mexico? So, in 1527, Pamfilo de Narvaez set out from San Lucar de Borromeda and in April, 1528, landed on the shore of Clearwater Bay, with four hundred men and eighty horses. He proceeded northward into the continent, but met with so many difficulties and discouragements that he returned to the coast, in the vicinity of St. Marks, in July. There he built five boats or rafts and in September began a coasting voyage toward Mexico. Two of these vessels went down in a storm near the mouth of the Mississippi. Narvaez and all on board were drowned. The others landed and perished on the Texas coast, all but four.

To the story of one of these four survivors, Alvar

Nuñez, nicknamed "Cabeza de Vaca" or "Calf-head," treasurer and historian of the Narvaez expedition, was due the first great Florida rush from Europe. Nuñez and his three companions wandered for eight years in Texas and New Mexico, part of the time held as prisoners by the Indians, and finally reached Culiacan, on the Gulf of California, in 1536.

Returning to Spain, Nuñez told such a colorful story of the wonders and the wealth of the strange lands through which he and his three companions had wandered as to fire the imagination of all who heard it. Careful to keep his written narrative, which has been preserved, within the bounds of fact, he told a marvellous tale to all who would listen, with a result which has been set down so graphically by one of the listeners, who concealed his identity under the nom de plume of "A Gentleman of Elvas," that it is worth quotation here:

"Captain Soto was a son of a squire of Xeres of Badajos. He went into the Spanish Indies, when Peter Arias of Avila was Governor of the West Indies. And there he was without anything else of his own, save his sword and target. And for his good qualities and valor, Peter Arias made him Captain of a troop of horsemen, and by his commandment he went with Fernando Pizarro to the conquest of Peru, where (as many persons of credit reported, which were there present), as well as the taking of Atabalipa, Lord of Peru, as at the assault of the City of Cusco, and in all other places where they found resistance, wheresoever he was present he passed all other captains and principal persons. For which cause, besides his part of the treasure of Atabalipa, he had a good share; whereby in time he gathered a hundred and fourscore thousand ducats together, with that which fell to his part; which he brought into Spain; whereof the Emperor borrowed a certain part, which he repaid again with sixty thousand rials of plate in the rent of the silks

of Granada, and all the rest was delivered him in the contractation house of Seville. He took servants, to wit: a steward, a gentleman usher, pages, a gentleman of the horse, a chamberlain, lackeys, and all other officers that the house of a noble may require. From Seville he went to the Court, and in the Court there accompanied him John Danusco of Seville, and Louis Moscoso D'Alvarado, Nurno de Touar, and John Rodrigues Lobillo. Except John Danusco, all the rest came with him from Peru; and every one of them brought fourteen or fifteen thousand ducats; all of them went well and costly apparelled. And although Soto of his own nature was not liberal, yet because that was the first time that he was to show himself in Court he spent frankly, and went accompanied with those which I have named, and with his servants, and with many others which resorted unto him. He married with Donna Isabella de Bobadilla, daughter of Peter Arias of Avila, Earl of Punno en Rostro. The Emperor made him Governor of the Isle of Cuba and Adelantado, or President, of Florida, with a title of Marquis of certain part of the land he should conquer.

"When Don Ferdinando had obtained the government, there came a gentleman from the Indies to the Court, named Cabeza de Vaca, which had been with the Governor, Pamfilo de Narvaez, which died in Florida, who reported that Narvaez was cast away at sea with all the company that went with him. And how he with four more escaped and landed in Nueva Espagña. Also he brought a relation in writing, of that which he had seen in Florida; which said in some places: In such a place I have seen this; and the rest which here I saw I leave to confer of between his Majesty and myself. Generally he reported the misery of the country, and the troubles which he passed; and he told some of his kinsfolk, which were desirous to go into the Indies, and urged him very much to tell them whether he had seen any rich country

in Florida, that he might not tell them, because he and another, whose name was Orantee (who remained in Nueva Espagña with purpose to return into Florida; for which intent he came into Spain to beg the government thereof of the Emperor) had sworn not to discover some of these things which they had seen, because no man should prevent them in begging the same. And he informed them that it was the richest country in the world.

"Don Ferdinando de Soto was very anxious to have him with him, and made him a favorable offer; but after they were agreed, because Soto gave him not a sum of money which he demanded to buy a ship, they broke off again. Baltasar de Gallegos and Christopher de Spindola, the kinsmen of Cabeza de Vaca, told him, that for that which he had imparted to them, they were resolved to pass with Soto into Florida, and therefore they prayed him to advise them what they were best to do. Cabeza de Vaca told them, that the cause why he went not with Soto, was because he hoped to beg another government, and that he was loth to go under the command of another; and that he came to beg the conquest of Florida. But seeing Don Ferdinando de Soto had gotten it already, for his oath's sake he might tell them nothing of that which they would know; but he counseled them to sell their goods and go with him, and that in doing so they would do well.

"As soon as he had opportunity he spoke with the Emperor, and related unto him whatsoever he had passed and seen and came to understand. Of this relation, made by word of mouth to the Emperor, the Marquis of Astorga had notice, and forthwith determined to send with Don Ferdinando de Soto his brother, Don Antonio Osorio; and with him two kinsmen of his prepared themselves, to wit: Francis Osorio and Gracia Osorio. Don Antonio dispossessed himself of sixty thousand rials of rent which he held by the church; and Francis Osorio of

a town of vassals which he had in the country de Campos. And they made their rendezvous with the Adelantado in Seville.

"The like did Nuñez de Touar and Luis de Moscoso and John Rodrigues Lobillo, each of whom had brought from Peru fourteen or fifteen thousand ducats. Luis de Moscoso carried with him two brethren; there went also Don Carlos, which had married the Governor's niece, and took her with him. From Badajos there went Peter Calderan and three kinsmen of the Adelantado, to wit: Arias Tinoco, Alfonso Romo and Diego Tinoco. And as Luis de Moscoso passed through Elvas, Andrew de Vasconcelas spake with him and requested him to speak to Don Ferdinando de Soto concerning him, and delivered him certain warrants which he had received from the Marquis of Villa Real, wherein he gave him the Captainship of Ceuta in Barbarie, that he might show them unto him. And the Adelantado saw them; and was informed who he was, and wrote unto him that he would favor him in all things, and by all means, and would give him a charge of men in Florida. And from Elvas went Andrew de Vasconcelos and Fernan Pegado, Antonio Martinez Segurado, Men Roiz Pereira, Juan Cordero, Stephen Pegado, Benedict Fernandez, and Alvaro Fernandez. And out of Salamanca and Jaen and Valencia and Albuquerque, and from all parts of Spain, many people of noble birth assembled at Seville, insomuch that in Saint Lucar many men of good account, which had sold their goods, remained behind for want of shipping, whereas for other known and rich countries they are wont to want men; and this fell out by occasion of that which Cabeza de Vaca told the Emperor, and informed such persons as he had conference with touching the state of that country. Soto made him great offers, and being agreed to go with him (as I have said before) because he would not give him money to pay for ship which he had bought,

they broke off, and he went for Governor to the River of Plate. His kinsman, Christopher de Spindola and Baltasar de Gallegos, went with Soto. Baltasar de Gallegos sold houses and vineyards, and rent corn, and ninety ranks of olive trees in the Xarafe of Seville. He had the office of Alcalde Mayor, and took his wife with him. And there went also many other persons of account with the President.

"The Adelantado departed from Seville to Saint Lucar with all the people which were to go with him. And he commanded a muster to be made, at which the Portuguese showed themselves armed in very bright armor, and the Castilians very gallant with silk upon silk, with many pinkings and cuts. The Governor, because these braveries in such action did not like him, commanded that they should muster another day, and everyone should come forth with his armor; at which the Portuguese came as at the first, armed with very good armor. The Governor placed them in order near unto the standard, which the ensign bearer carried. The Castilians, for most part, did wear very bad and rusty shirts of mail and all of the headpieces and steel caps and very bad lances. Some of them sought to come among the Portuguese. So those passed and were counted and enrolled which Soto liked and accepted of, and did accompany him to Florida; which were in all six hundred men. He had already bought seven ships, and had all necessary provision aboard them. He appointed captains, and delivered to every one his ship and gave them a roll what people every one should carry with them.

"In the year of our Lord 1538, in the month of April, the Adelantado delivered his ships to the captains which were to go in them; and took for himself a new ship, and good of sail, and gave another to Andrew de Vasconcelas, in which the Portuguese went; he went over the bar of San Lucar on Sunday, being Saint Lazarus day,

in the morning and month of the year aforesaid, with great joy, commanding his trumpets to be sounded, and many shots of the ordinance to be discharged."

How little human nature changes! The same thing is happening with respect to Florida to-day. Men are selling all their possessions, closing up their affairs elsewhere, to hurry to Florida in search of what Ponce de Leon and Fernando de Soto sought—health and wealth.

The important difference is that they are finding these things which the Spaniards failed to find.

De Soto's expedition landed in Tempa Bay, marched northward across the Suwanee River to a rendezvous at Pensacola, and on to the Mississippi, without finding the gold they sought. Their leader died on the banks of the great river, and that was the end of the first great Florida rush.

Twenty years later, in 1559, Tristan de Luna attempted to establish a Spanish colony at Pensacola, but abandoned the effort in 1561. Then, in 1562, Jean Ribaut, with a band of French Huguenots, fleeing from persecution, made a landing on Anastasia Island, at St. Augustine, explored the coast as far north as the mouth of the St. Johns, and claimed the country for France.

It was Jean Ribaut who first made the Florida climate known to the rest of the world. The Spaniards had had their eyes only on plunder. Ponce de Leon had sought health by a miracle. Ribaut and his band of Huguenots were seeking a home. Europe was skeptical when Ribaut wrote back to France:

"This is the fairest, fruitfullest, pleasantest land of all the world."

Ribaut's colony, however, made its permanent base on an island near what is now Beaufort, S. C. Two years later another group of Huguenots, under the leadership of René de Laudonneire, reached Florida and established Fort Caroline, at the mouth of the St. Johns.

This colony did not prosper, and they were about to return to France when, on August 28, 1565, Ribaut with three hundred new arrivals from France entered the harbor.

On the same day the Spaniard, Pedro Menéndez de Avilés landed an expedition in the Bay of St. Augustine, the purpose with which he had sailed from Spain being to destroy the Huguenot settlement. His force descended upon Fort Caroline on September 20, and put to death almost the entire garrison. "We destroyed them, not as Frenchmen but as Protestants," said Menéndez. Ribaut's ships, attempting to escape, were wrecked near Matanzas Inlet, at the south end of Anastasia Island. He surrendered, with most of his followers, to Menéndez, and all were executed.

The tragedy of Fort Caroline was the beginning of a tale of bloody conquest and reprisals. Menéndez undertook to plant the Spanish flag firmly in Florida, and established, at St. Augustine, the first settlement in what is now the United States that has endured to the present time. He explored the Atlantic coast from Cape Florida to St. Helena, and in 1567 returned to Spain, after establishing forts at Avista, Guale, St. Helena and San Mateo, the last on the site of the ill-fated Fort Caroline.

The news of the massacre of the French colony caused no commotion in Paris, but a friend of Ribaut's, Domonique de Gourges, vowed vengeance against the Spaniards. He assembled an expedition with three ships, the destination of which was kept secret, even from its personnel, until they were near the Florida coast. De Gourges sought the aid of the Indians, under Chief Saturiba, and with their assistance captured Fort San Mateo in the spring of 1568. He hanged the Spanish prisoners, as their leader had hanged the French garrison, and on a tablet of pine carved an inscription which was a paraphrase of Menéndez's own:

JACKSONVILLE'S SKY LINE.

Municipal docks at Jacksonville.

Above—
A view
of
Jacksonville's
Beach.

A section of Springfield Park, Jacksonville.

Jacksonville's business section.

"I do this not as unto Spaniards, but as to traitors, robbers and murderers."

Unable to attack St. Augustine, de Gourges returned to France, and there was peace on the Florida coast until 1586, when the English made their first descent upon the shores of America. Sir Francis Drake's expedition, operating from a base on Anastasia Island, almost destroyed St. Augustine, but withdrew at last, leaving the Spaniards in full possession. Then, for more than a hundred years, Florida drops out of the picture of world events except for a single attack on St. Augustine, in 1665, by the English under the command of Captain John Davis.

By 1696 the Spanish had planted small colonies at divers points in Florida and in that year founded Pensacola, as a post in their chain of westward-spreading fortifications. The great national highway starting at St. Augustine and crossing the continent to San Diego, the Old Spanish Trail, follows closely the route of the Spanish military road which connected their forts with each other.

By the end of the seventeenth century the English colonies in Georgia and the Carolinas were chafing under constant friction with the Spaniards to the south of them and, in 1702, England and Spain being at war, an English force from South Carolina captured St. Augustine and besieged the fort. Unable to reduce the fortification, the English burned the town and withdrew. Spain retaliated by joining with the French in 1706 to send an expedition against Charleston, which failed; the Carolinians came back with invasions of Middle Florida in 1708 and again in 1722. This sort of border warfare kept up until 1748 when, after English expeditions against St. Augustine and Spanish sallies against Savannah had failed, a treaty of peace was signed between Spain and England. While this sort of fighting had been going on on the East Coast, France had taken Pensacola

from the Spaniards in 1719, and held it until 1723.

By the treaty of Paris of 1763, Florida became an English colony, in exchange for Havana. The English set up two provinces, West Florida, extending from the Chattahoochee and Apalachicola rivers to the Mississippi, and East Florida, comprising the rest of the territory. Active colonization was begun when Andrew Turnbull brought one thousand five hundred men and women from Minorca, the little island in the Mediterranean, to start indigo plantations at New Smyrna. Roads were laid out and more than $580,000 was spent by the British government in internal improvements in the course of three years, with the result that when the American Revolution began the Florida colonists for the most part remained loyal to Great Britain.

In 1776 the Minorcans revolted against the conditions of labor imposed upon them by Turnbull's management and many were removed to St. Augustine, where the colonial authorities took them under their protection. In St. Augustine and vicinity to-day many of the finest old families are descendants of these Minorcan pioneers, and throughout Florida one finds descendants of the Spanish settlers of the earlier days.

Florida's part in the Revolution consisted chiefly of coöperation with a British fleet from New York in the seizure of Savannah; but in 1779, Spain having again declared war on Great Britain, Don Bernardo de Galvez, the Spanish Governor of Louisiana, for whom Galveston was named, seized most of the English forts in West Florida and in 1781 captured Pensacola.

By the treaty of Paris of 1783, which acknowledged the independence of the American colonies of Great Britain, Florida, not having joined the revolutionists, was ceded to Spain. Many of the English colonists, distressed at the failure of the mother country to stipulate in the treaty for guaranties of religious liberty, and having in mind

the religious massacres in Florida two hundred years before, left the colony and settled in Georgia and the Carolinas.

By a treaty in 1795 between the United States and Spain, the northern boundary of Florida was fixed as it now stands. Then, in the course of trading between Spain and France, the Spanish territories in North America, known as Louisiana, came into the possession of France and in 1803 the United States bought Louisiana from Napoleon Bonaparte for fifteen million dollars. There was a certain vagueness, however, about the territories thus purchased. Clearly Louisiana did not include East Florida, but did it include West Florida?

The people of West Florida, greatly concerned lest Bonaparte should seize their country, and failing to establish their right to be considered a part of the United States, held a convention at Buhler's Plains on July 17, 1810, and formulated plans for a more effective government. The Spanish Government refused to accept their plan, so, at a second convention, on September 26, they formally declared their independence of Spain and petitioned for admission to the Union.

President Madison, on the theory that West Florida had been included in the Louisiana Purchase, issued a proclamation on October 27, 1810, declaring it to be under the jurisdiction of the United States and annexing the region lying west of Pensacola to Louisiana and Mississippi.

East Florida remained in Spain's undisputed possession until, the second war with Great Britain being imminent, the United States asked Spain to permit the occupation of East Florida to prevent the British from seizing it. The request was refused, and an American expedition occupied Fernandina, an act which was afterwards repudiated by the Government at Washington. In 1814 the British entered Pensacola Bay, at the request

of Spain, and garrisoned the forts. General Andrew Jackson led an expedition which captured Pensacola, one of the last acts of the war of 1812.

For several years thereafter there was desultory warfare between the British, occupying parts of West Florida under an agreement with Spain, and the American settlers on both sides of the Georgia boundaries. The British built a fort on the Apalachicola River and from it organized expeditions of Negroes and Indians against the American settlements. Finally, in 1818, when the Government at Washington became convinced that the Spanish were inciting the Seminoles against the Americans, General Jackson was again sent to Pensacola, which he captured, after a march through West Florida. Spain, despairing of holding the country, by a treaty ratified in 1821, ceded all Florida, East and West, to the United States, for five million dollars.

This, the first great sale of Florida real estate, was at the rate of fourteen and a quarter cents an acre!

The change of flags was effected at St. Augustine on July 10, 1821, and at Pensacola eleven days later. General Jackson was appointed Governor and the Americanization of Florida may be said to have begun on that date.

Formal territorial government was established in 1822 with William P. Duval, for whom Duval county (Jacksonville) was named, as Governor. The first recognition of the union of East and West Florida into a single territory was signalled by the meeting of the legislative council at St. Augustine on March 30, 1823.

In September, 1823, a treaty was made with the Seminole Indians at Moultrie, near St. Augustine, by which they agreed to send some of their chiefs to the west to report on the country with a view to removing there.

The chiefs who had been sent to the west were induced to sign a treaty agreeing to emigrate without reporting

to their people, and the attempt to enforce this agreement brought on the Seminole War. In 1834 the officer in command at Fort King, near Ocala, notified the Indian agent that the chiefs refused to emigrate.

The Seminole War may be said to have begun in 1835 with the murder of General Thompson at Fort King, and the massacre of Major Dade's command near the present line of the Seaboard Air Line Railroad, a short distance southwest of what is now the town of Bushnell, in Sumter County. Of the many skirmishes and battles which took place during that period there is neither space nor need to tell. During this war occurred the battle of Alachua Savanna, December 19, 1835; the battle of Micanopy, December 20, 1835; the massacre of General Thompson's party my Osceola, December 28, 1835; the massacre of Major Dade's command, December 28, 1835; the battle of Withlacoochee, December 31, 1835; the second battle of Micanopy, January 9, 1836; the battle of Wetumpka the same day; the battle of Dunlawton, January 8, 1836; the second battle of Withlacoochee, February 29, 1836; the third battle of Micanopy, June 9, 1836; the battle of Wahoo Swamps, November 18, 19 and 21, 1836; the battle of Harcheelustee, January 7, 1837, and the battle of Lake Monroe, February 8, 1837.

A treaty with the Seminoles was concluded at Camp Dade on March 6, 1837. Osceola and seventy-one prisoners were captured by General Jessup in October, 1837. The battle of Okeechobee was fought December 25, 1837; that of the Wacassassa River the next day; the one at Jupiter Creek, January 15, 1838; and that of Jupiter Inlet, January 24, 1838. Osceola's death occurred at Fort Moultrie, January 30, 1838. The battle of Chackachatta took place June 2, 1840, and that of Wakahoota, September 6, 1840. In December, 1840, General Harney's expedition to the Everglades occurred. The last battle of the war—that of Pilaklikaha—was fought

April 19, 1842, and the war declared ended on the fourteenth of August following.

To-day fewer than a thousand Indians remain in Florida. They are the descendants of those who betook themselves to the saw-grass hammocks of the Everglades, out of reach of white men, when the rest of their race was deported to what is now Oklahoma. Precisely how many there are is a matter of doubt. The state census of 1915 enumerated only 129; that of 1925 records 516, with a foot-note that those figures are not regarded as accurate. Whatever their number, they are paying in poverty for the refusal of their ancestors to accompany the rest of the tribe to Oklahoma, where, as the Creek Nation, the Indians from Florida are reckoned the wealthiest people in the world, through the discovery of oil on lands allotted to them by the Government at the time of their deportation!

The Seminoles are not the original natives of Florida. The Indians whom the early Spanish and French expeditions found in possession of the land were of an entirely different race, similar in language, customs and appearance to the Aztecs of Yucatan, and possessed of a high degree of culture. They were conquered and almost exterminated in the middle of the eighteenth century by the Creeks, who came down to Florida from the Mississippi Valley country, and adopted the name of Seminoles.

Florida was admitted to statehood on March 3, 1845, under the same Act of Congress that created the new state of Iowa out of the Northwest Territory, in pursuance of the policy of attempting to preserve the equilibrium between North and South, even then trembling under the slavery question.

In 1856, the Federal Government ceded to Florida all of the lands under water, of which it had become the owner under the treaty of purchase from Spain.

In 1861, Florida, like the rest of the Southern states,

seceded from the Union, and it was not until the end of the Reconstruction period, in 1876, that its modern development and progress may be said to have begun. It was not, indeed, until 1880, when Governor William D. Bloxham rehabilitated the state's finances by selling four million acres of state-owned land, mainly in the country bordering Lake Okeechobee, to Hamilton Disston and a syndicate of Philadelphia capitalists, for twenty-five cents an acre, that Florida was economically able to approach the problem of developing and settling its thirty-five million acres of almost unoccupied land; for in that year the population of Florida was but 269,493, an average of only five inhabitants to the square mile! Most of the population was centered in North and West Florida; below the latitude of St. Augustine, on the East Coast, and Tampa on the West, there were but a few small and scattering settlements and enormous areas of totally unexplored country. The million dollars thus raised paid the state's debt and gave it funds with which to develop.

Without an understanding of this troubled history of Florida it is impossible to realize why this land, "the fairest, fruitfullest, pleasantest of all the world," as Jean Ribaut so truthfully described it in 1562, remained so long undeveloped. And there were other things that had to be done, other discoveries that had to be made, before Florida could get into its stride toward its manifest destiny.

The lure of Florida's climate, the luxuriant productivity of its soil, the paradise which it presented to the hunter and fisherman, had begun to attract settlers and visitors from the North a hundred years ago. It was not, however, until men of vision backed by great financial resources saw the possibilities of the land and yielded to the urge to conquer the wilderness and make it accessible that the real development of Florida began. To the

memories of Henry M. Flagler, the builder of the Florida East Coast Railroad, and Henry B. Plant, who pushed the Atlantic Coast Line into Tampa and opened up the West Coast, Florida owes an eternal debt of gratitude. Others might, and in time others would, have opened up the shores of Florida settlement, beyond doubt; the fact remains that these men *did* it. And they have had worthy successors, building greatly on the foundations which they laid.

Another element which must not be overlooked in any consideration of the causes that have contributed to the upbuilding of the Florida of to-day is the march of science and invention in many different lines. To the work of the pioneers in experimental medicine who first discovered the causes of yellow fever and malaria and how to prevent them, is due the removal of the last obstacle to the permanent settlement of the state. To the invention of the automobile and the development, which the motor car fathered, of the era of good roads in America, Florida owes a huge share of its present unparalleled prosperity and activity.

Florida, in short, has always been where and what it is. Its climate has not changed since Ponce de Leon first set foot upon its shores. Its soil is no more productive now than then. Its hills and lakes, its keys and widespread beaches, its tropical verdure, and its life-giving sunshine are no different in their essentials than they were before the white man came.

The history of the Florida of to-day, then, is the history of what the modern pioneers who have made it inhabitable and accessible have done and how they have done it. The history of the present world-wide interest in Florida is the story of only a few years. The greatest development has come since 1920. It is too soon to try to write the history of these latest years, except as that is revealed in telling the story of what Florida is to-day.

CHAPTER II

WHERE AND WHAT IS FLORIDA?

ANY attempt to judge Florida intelligently, whether from the viewpoint of the tourist, the prospective settler or the investor, must be based upon certain little understood facts about the State. Two points concerning which much confusion exists, even among visitors to Florida, are its location and its size.

Few realize, for example, that the eastern edge of Florida is farther west than the western boundary of New York, or that the western shore of Lake Michigan is farther east than the western boundary of Florida. Chicago lies directly north of Pensacola; the meridian of Cincinnati runs through Tampa; an aviator flying directly south from Buffalo would skirt the coast of Florida a few miles out in the Atlantic, east of Miami. All of Florida is farther west than the west coast of South America or the Panama Canal. Because the maps of the United States show Florida at the southeast corner, it is difficult to realize how far west it lies with reference to the rest of the country.

So, too, it is not easy to visualize the position of Florida between the Equator and the North Pole. It will help, to remember that the northern edge of Florida is much farther south than the southern edge of California, hundreds of miles farther south than any part of Europe. An east-and-west line around the earth, passing through Fernandina and Pensacola, in the north of Florida, would cross the Atlantic below Bermuda and the Madeira Islands, cut across North Africa three hundred

miles south of Algiers, cross upper Egypt at Cairo, strike across the Indian Peninsula to China, where it would run just south of Shanghai, and thence across the Pacific to Mexico and Texas, passing a little north of Galveston and New Orleans. All of Florida lies more than seven hundred miles farther south than Rome or Constantinople. The southern tip of Florida is in almost the same latitude as the Hawaiian Islands and Canton, China.

Florida is a big state. As good a way as any to make the size of Florida clear is to compare some of the distances between points within the state, with distances in other parts of the United States.

From Jacksonville to Key West, by railroad, the distance is 522 miles, and north of Jacksonville there are still forty miles or so of Florida. There is no other state east of the Mississippi, and only a few west, in which one can travel five hundred miles continuously in one direction without crossing the state boundary. From Chicago to Kansas City is only 451 miles; the distance from Kansas City to Indianapolis is three miles less than that between Key West and Jacksonville. Every one who has travelled from Boston to Baltimore realizes that it is a long trip, but it is more than one hundred miles shorter than the north and south trip from one end of Florida to the other. It is almost as far between these two Florida points as it is from Washington, D. C., to Portland, Maine; further than it is from Washington to Charleston, S. C., and fifty miles farther than from San Francisco to Los Angeles.

East and West, from Jacksonville to Pensacola, is 369 miles, to which another twenty-five miles must be added to give the entire width of the state. East and west, one travels from Chicago to Cleveland over a shorter route. Even across the peninsula of Florida, from Jacksonville to Tampa, is more than a two-hundred mile journey.

Florida is big enough to contain the states of Maine, New Hampshire, Vermont, Connecticut and Rhode Island without crowding. It is larger than Michigan, Wisconsin or Iowa; larger than New York and Massachusetts together. Georgia is the only state east of the Mississippi which is larger than Florida. In square miles, the figures are 58,666; in acres, approximately 35,000,000. And of this area, 3,805 square miles are lakes and rivers. We think of Maine as the state of ten thousand lakes; there are 30,000 lakes in Florida, where the fresh-water area is 700 square miles greater than that of Maine. Only Minnesota, of all the states, has a larger area of lakes and rivers.

This great State of Florida has a coast-line double that of any other state. According to the United States Coast and Geodetic Survey, the coasts of Florida—Atlantic, Gulf and Islands—measure 2,276 miles from Fernandina around to Pensacola. California's entire coast line, measured in the same way, is but 1,190 miles; the entire length of the Pacific Coast, from Mexico to Canada, is several hundred miles less.

What is contained within this great boundary line of Florida? What is the nature of the land which makes up this immense area?

Topographically, Florida is one of the most diversified of all the states. It is lacking in snow-capped mountains, such as the visitor to California sees; it is lacking also in the arid deserts which make up so large a part of the California landscape. It contains every other topographical feature to be found anywhere in America—rolling hills and lovely valleys, placid lakes and rushing rivers, low-lying plains and forest-covered uplands. The visitor to Florida in search of scenery can find, except for the extremes in both directions, almost anything he prefers. From the hundreds of miles of wide sandy beaches to the other hundreds of miles of the coast line where

the wooded hills end abruptly in high bluffs at the water's edge; from mangrove swamps and palmetto jungles to pine-clad ridges and hardwood groves; from regions almost tropical in their verdure and atmosphere to other regions which resemble, in their topography, climate and vegetation, sections of Virginia, Kentucky, or even of Pennsylvania or New England.

In general, the northern and western part of Florida is hilly or rolling country, while the southern and southeasterly sections are low-lying and level. There are many exceptions to this, as to all generalizations. North and south, through the peninsula, from the Georgia line down almost to Lake Okeechobee, there runs a range of hills, some of which are among the highest spots in the state; in West Florida, morever, there are many broad, level prairies.

The Appalachian range of mountains tapers down to the sea in West Florida. The foot-hills of the Appalachian range give to all of the country west of the Suwannee River a diversified aspect which is suggestive of the hill country of Connecticut and Massachusetts, with wide valleys lying between long ranges of hills.

The highest spot above sea level in Florida is a point still in dispute. There are perhaps fifty elevations above three hundred feet, and the claim is made that a spot near Round Lake, in Bay County, with an elevation said to be 413 feet, is the highest point in the State.

The lowest parts of Florida lie south and southwest of Lake Okeechobee. Except on the coasts, where the shores extend out under the water, none of Florida lies below sea level, as some parts of California do. There is a huge expanse of several million acres, however, in Southern Florida, which is uniformly so nearly down to sea level that the problem of draining it and making it available for agricultural development and settlement is one which has engaged the attention of the State and taxed

the ingenuity of engineers for twenty years. That the problem is on its way to solution and, except in the very lowest parts of this Everglade country, has already been solved, is unquestionable. How this has been done and is being done is told in detail in another chapter.

The greater part of Florida's area lies between these two extremes of altitude. From eight or ten feet up to fifty or sixty feet elevation, is the typical Florida scene, sloping down gradually in most parts of the coast-line to broad, sandy beaches. The characteristic soil of much of Florida is sand. The Florida sand, however, is not the pulverized granite and other volcanic rocks of the northern United States, but is largely composed of the powdered skeletons of coral insects and other marine animals. There are other sands in Florida, but this is the fine, glittering, white sand which packs into a firm, solid mass, sufficiently settled to serve as the foundation for large structures, yet sufficiently porous to drain away the heaviest rainfall in a few minutes. Under the sand is the coral rock, in the south, and three great limestone basins in the north.

The drainage of water from the hills of Florida to the sea is through several principal river systems. The most important of these is the beautiful St. Johns River, with its tributaries, which flows through a chain of lakes, almost two hundred miles northward, east of the center line of the state, to Jacksonville, where it empties into the Atlantic. Another chain of the central lakes drains into the Kissimmee River, which flows southward into Lake Okeechobee.

Lake Okeechobee, which is the largest body of fresh water, except Lake Michigan, lying within the borders of the United States, has no natural outlet. Its annual overflow, until reclamation measures were resorted to, kept the low country surrounding it in an almost perpetual state of flood. Part of this overflow is now taken

care of by a canal which connects the lake with the Caloosahatchee River, which flows into the Gulf of Mexico on the west; the rest of it will be taken care of by the St. Lucie drainage canal, leading to the Atlantic Ocean at Stuart. These and eight other smaller canals intended chiefly to drain the excess of rainfall from the Everglades themselves, have already lowered the level of Lake Okeechobee. It formerly was twenty-one feet above sea level, but is now only about sixteen feet.

No other river system of first importance rises in Florida. Numerous small rivers, like the Hillsboro and the Withlacoochee, drain small areas directly into the ocean or Gulf. The Suwannee River, famous in song and romance, rises in Georgia and crosses the State of Florida. It roughly serves as the dividing line between what is generally called West Florida, and the eastern section of the State. The Apalachicola River drains an important watershed, very little of which, however, lies in Florida. The Appalachicola is formed by the conjunction of the Chatahoochee and the Flint Rivers. The Chatahoochee is navigable for three hundred miles as far north as Columbus, Ga., while the Flint River originates near Atlanta; they come together just inside the Florida line to form the Apalachicola. Further west, the Choctawhatchee and the Escambia Rivers, rising in Alabama, cross Florida on their way to the Gulf and make drainage valleys for the hill country of West Florida.

The visitor to Florida sees and hears of other bodies of waters called rivers, which are in reality not rivers at all, but arms of the sea, corresponding to what in England and New England are termed "creeks." These are tidal inlets, separated from the ocean by islands or long, sandy peninsulas. The Matanzas River, for example, lies on the ocean side of St. Augustine. It is the inlet or sound formed by Anastasia Island, which lies opposite the city of St. Augustine. Further south, the

Halifax River is the name given to a similar long, narrow, tidal creek of salt water, which separates the mainland from the long peninsula upon which are located the communities of Ormond Beach, Sea Breeze and Daytona Beach. The most famous of these tidal rivers is the Indian River, which stretches nearly one hundred and fifty miles along the east coast of Florida, from Mosquito Inlet to Jupiter Inlet. Lying between the Indian River and the Atlantic, is a series of islands, the largest of which, Merritts Island, is famous for the fine quality of the oranges grown there. Indian River oranges, from Merritts Island and the adjacent mainland, are regarded by connoisseurs, both in and out of Florida, as the finest of the state's citrus fruits. Farther south, the creek which separates the Palm Beach Peninsula from the mainland is known as Lake Worth.

This nomenclature does not apply on the Gulf Coast of Florida, where the similar creeks are known as "bays" or "sounds." There are only a few sections of either coast where the mainland comes down to the open sea Fully seven-eighths of the entire coast line, is protected from storms and tidal encroachments by these sandy formations, variously called "islands" or "keys."

The famous beaches of Florida are on these islands or peninsulas. On the east coast, the slope of the land is so gradual that, at many points, the outgoing tide leaves exposed a beach of hard sand, so flat that it seems perfectly level. The fine, white sand, under the pounding of the waves, is packed so firmly as to make a perfect roadway for automobiles, and on these broad, straight stretches it is no uncommon sight to see hundreds, even thousands of motor cars, speeding along at the water's edge, between tides, their tires leaving only faint tracks in the smooth sand. There is such a forty-mile stretch from the mouth of the St. John's River, opposite Jacksonville, to a point opposite St. Augustine; so perfect is

this roadway that the upper part of it has been designated a county highway. Long before there were any roads in Florida, travel between the ancient settlement of St. Augustine and the forts at the mouth of the St. John's was easy because of this natural roadway. The ocean beach of Anastasia Island, opposite St. Augustine, is also a splendid motor highway at low tide; and farther south, the thirty-mile stretch of beach from Ormond to Daytona was the scene, in the early days of the automobile, of the fastest motor racing in the world. The records made on the Ormond-Daytona Beach and the Florida Beaches at Jacksonville have never been equalled on any other track. Further south, the Continental Shelf slopes more abruptly into the ocean, and the beaches are not only narrower, but, because of their steep slope, the sand does not pack so hard. At almost any point around the Florida coast, however, one can drive his car on the beach in safety.

These outlying islands extend south and west from the Florida mainland in a chain of keys, over which the railroad runs to a terminus at Key West, where there is one of the natural deep water harbors in Florida, and, in many respects, the best. The chain of keys extends nearly one hundred miles beyond Key West, into the Gulf, to the Dry Tortugas, a group of barren rocks standing alone.

With all of its islands, sounds, bays and tidal rivers, there are only a few harbors on the coasts of Florida capable of accommodating ocean-going craft of deep draft. That of Fernandina is easily the best on the Atlantic Coast of the State, but its value was overlooked by the early settlers, the railroads passed it by, and less accessible ports have taken the place which might have been Fernandina's. The St. Johns River furnishes a harbor of which Jacksonville is the port, some sixteen miles up the river from the sea. By means of rock jetties

Jacksonville's million dollar toll bridge over the St. Johns river.

Terminal station, Jacksonville, Florida.

THE SKY LINE OF TAMPA FROM PLANT PARK.

built out into the ocean, and dredging, a thirty-foot channel from the Atlantic to Jacksonville is maintained. Only small coastwise vessels can enter the harbor of St. Augustine. There is no other port into which craft drawing more water than a small yacht or a fishing boat can enter until one reaches Palm Beach. Here the Government has cut an inlet from the ocean to Lake Worth, giving access to piers and docks at West Palm Beach, and forming a harbor which, when dredging operations are completed, will permit the entrance of cargo and passenger vessels.

Miami has an excellent natural harbor in Biscayne Bay, which only requires dredging to accommodate ships of any tonnage. Ocean-going freighters and the smaller coastwise passenger craft now enter Miami Harbor without difficulty, and eventually it is not to be doubted that the largest ships will be able to make this a port of call

A few miles north of Miami, at Hollywood, an inlet is being dredged from the Atlantic to a deep bay known as Lake Mabel, where a harbor with terminal facilities is planned to serve both Hollywood and Fort Lauderdale.

Reference has already been made to the harbor of Key West, most important of all in Florida in volume of import and export traffic. Proceeding up the Gulf Coast, the next inlet into which vessels of considerable size can enter is the Caloosahatchee River, navigable for craft drawing not more than twelve feet of water, up to the piers at Fort Myers. Just north, Charlotte Harbor gives access for similar craft as far as the port of Punta Gorda.

The only deep-water harbor on the west coast of the peninsula is Tampa Bay, which is deep enough for any craft smaller than the great trans-Altantic liners to enter freely at all times, a fact which has given Tampa its position of commercial importance, while Pensacola has a fine natural deep-water harbor.

There are four excellent natural harbors on the Gulf coast of West Florida, only one of them, however, having yet been developed to appreciable commercial importance. Pensacola Bay is the port for numerous ships engaged in the South American and Mediterranean trade. Apalachicola Bay is another excellent and well-protected harbor, though not so easily available to larger ships. Choctawhatchee Bay is readily entered by craft drawing up to eighteen feet or so. St. Andrews Bay, on the other hand, is one of the finest natural harbors in all Florida, for it has a natural inlet, completely sheltered, wide and deep enough for the largest craft afloat to enter at all tides, and the landlocked waters of the bay itself are from thirty to two hundred feet deep, with the shores rising so abruptly that ocean-going craft can tie up almost at the banks.

While every point along the coasts of Florida is accessible by boat, few places other than those mentioned can be reached by vessels drawing more than five or six feet of water. That is deep enough, however, for the general run of yachts, houseboats and fishing boats which comprise the bulk of the fleet which dots the waters of Florida. Three feet is nearer the average draft of these vessels.

The system of inland waterways along the Atlantic coast, and the improvements which have been made within the State of Florida, make it possible for small boats to navigate safely from Boston to Miami and below, to cross the Florida peninsula and to traverse a considerable part of the Gulf coast, as well as much of the interior of the state. Improvements, projected or under way, will eventually make it possible for the smallest boat to travel from Pensacola clear around Florida to Fernandina, to navigate every river and pass through the beautiful central country from one lake to the next, without delay or difficulty. More than five thousand yachts enter

Florida every year by way of the inland waterway system, coming in through Cumberland Sound to Fernandina in the extreme northeast corner of the state, thence by canal to and across the St. John's River, and so to the tidal rivers and lakes by way of St. Augustine and the Matanzas River, the Halifax River, the Indian River and Lake Worth, and the connecting canals, to Miami and Biscayne Bay. From West Palm Beach, the yachtsman can go through a canal to Lake Okeechobee and across, by way of the Caloosahatchee River, to Fort Myers, and then up the Gulf coast through perfectly landlocked and protected waters as far as Tarpon Springs. Or he can go up the St. Johns into the very heart of Florida, up the Oklawaha, or on southward through Leesburg, whence a canal system now in process of construction will enable a boat to penetrate through to the Kissimmee River, and so into Lake Okeechobee from the north. A coastal canal for small craft connecting the sounds and bays of the way from Pensacola to Tampa Bay is also under construction.

One of the essential things which Florida does not lack is water. The average annual rainfall is 57 inches. California's is 22 inches. California has to dig canals and ditches to get water on to the land; Florida's ditching problem is one of getting water off the land. It is this heavy annual rainfall, distributed fairly evenly over eight months of the year, which lies at the basis of Florida's great agricultural productivity, which is discussed in detail in other chapters. And the fact that the rainy season in Florida is over by November, and does not begin again until April, is one of the important factors which has made Florida so popular as a winter resort.

The climate of Florida is not alone attributable to its geographical location, for there are many other spots lying in the same latitude which have a much less favorable climate. Were it not for the shape of Florida, almost

an island, lying between the warm waters of the Gulf of Mexico and the tempering expanse of the Atlantic, it is not to be doubted that the climate of Florida, instead of being the most delightful in the world, would be almost unbearable. To Florida's insular situation is attributable its ample rainfall; to this situation also it is indebted for the fact that even in the warmest summer weather there is always a sea breeze, which may be felt anywhere and everywhere. And it is to the presence of the vast, shallow basin of the Gulf of Mexico that Florida owes the mildness of its winter climate.

The waters of the Gulf, warmed by the tropical sun, flow eastward through the Straits of Florida, between Key West and Cuba, at a speed of between three and four miles an hour. Meeting the cold waters of the Atlantic, this broad current, the Gulf Stream, turns northward and flows almost straight north for a thousand miles, until it is diverted eastward, first by the cold waters pouring into the Atlantic from the Hudson River and the Gulf of Maine, and then by the cold Arctic current, sweeping down between Greenland and Labrador. The Gulf Stream then travels across the Atlantic to bathe London in fogs, and make northern Europe, in the latitude of Hudson Bay, habitable for civilized humanity. It is this gigantic ocean river of warm water that laves the shores of Ireland, and gives it the verdure from which it derives the name of the Emerald Isle. It is not a far-fetched comparison to conceive of the Gulf Stream as the circulating element of a great terrestrial steam-heating plant, of which the Gulf of Mexico is the boiler; Florida, snuggling up to this vast reservoir of heat on one side, and bathed on the other by the warm stream which flows from it, has been thus favored by nature with a climate in which the extremes of heat and cold are both unknown, where the summer sunshine is always tempered by cool-

Left—The Hillsborough river front at Tampa presents a busy scene. The Tampa Bay Hotel and Plant Park are seen at the right of the Lafayette Street Bridge. Photograph taken in mid-winter.

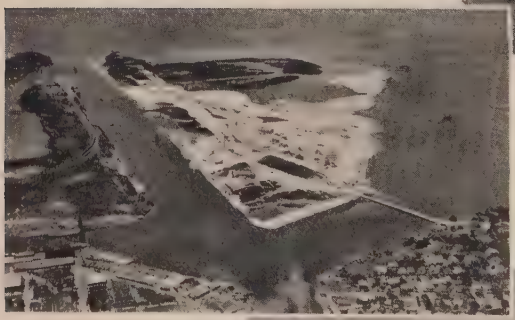
Right—Children play the year-around in Beach Park, Tampa.

Left—Scene of Tampa's beautiful Bayshore Drive, looking south.

Right—Ocean freighters docked at Port Tampa.

Left—Southwestern aerial photograph of Davis Islands, taken November 15th, 1924.

Right—Tampa's magnificent City Hall.



Left—Southeast aerial photograph of Davis Islands, taken June 15th, 1925, showing great development.

Right—Street scene on Davis Islands, taken in August, 1925.

ing breezes and refreshing rains, and where the snows and chills of northern winters are unknown.

No pretense is made by the authors to present a scientific treatise upon Florida's geography, topography and climate, but the effort is merely to indicate some of the less familiar facts which must be understood if the reader is to have a clear comprehension of Florida as a whole. Those who are interested in pursuing further any of the subjects touched upon in this chapter are referred to the excellent treatises published by the Florida State Department of Agriculture at Tallahassee, to the official reports of the United States Weather Bureau at Washington, and to maps of Florida published by the United States Post Office Department, the United States Geological Survey, the United States Coast and Geodetic Survey, and the Florida Bureau of Highways.

CHAPTER III

FLORIDA'S NATURAL RESOURCES

WE have told how Florida came into being as a part of the United States, where and how large it is, and something of its shape, coasts and waterways. Before proceeding to the consideration of what man has done upon the surface of Florida, let us see what raw materials and resources Nature provided there for man's use.

The northern part of Florida, when the white man came, was thickly forested. Pines predominated and they still are the predominant tree over all of that section. No exact figures are available of the extent of the forests of long-leaf southern pine still standing in the State. In the aggregate, they run into millions of acres. Out of the whole area of Florida, some 35,000,000 acres, less than two million acres were under cultivation at the time of the last agricultural census, in 1924. It is probably no exaggeration to say that fully one-third of the remaining acreage of the State, or practically 11,000,000 acres, an area larger than the entire state of Maryland, is still covered with standing pine timber.

This pine has been and still is the greatest of all Florida's natural-growth resources. The annual output of lumber in the State, chiefly yellow pine, is above $30,000,000. Almost as important are naval stores, a by-product of the pine forests.

One cannot travel anywhere in the northern two-thirds of Florida without passing through these forests of pine. On every hand, one sees the trees which have been cupped for turpentine. The resinous sap of the pine tree is ex-

tracted by chipping off the bark in narrow strips, beginning a few inches above the ground, and exposing a larger face of the sapwood from time to time as the operation goes on. Cups of metal or earthenware are placed at the lower end of these incisions and the gummy sap flows into them. The operation of turpentining is an interesting one about which the casual visitor to Florida sees and hears little, except as his attention is directed toward the scarified trees near the roadsides. Hundreds of thousands of trees will be tapped in this fashion to provide gum (known as "dip" or "crop," depending upon the method of its removal from the tree) for a single turpentine still. A single "crop" of cups numbers 10,000, so that when a turpentine operator speaks of having ten crops under operation, it means that he has 100,000 pine trees tapped for turpentine.

The turpentine stills themselves are located in the depths of the pine forests; only here and there does the passer-by come within sight of one of these crude structures, redolent of the spicy aroma of the pine. The cups are emptied into barrels by crews of men who travel the forest continuously, and as the barrels are filled they are collected by wagons and hauled to the still. A turpentine still operates on precisely the same principle as a still for making alcohol from grain. Indeed, it is a jocose saying in Florida that the prohibition agents have not yet learned to tell the difference between a turpentine still and a whiskey still. The crude gum, as it comes from the forest, is emptied into a huge boiler, from which a spiral pipe leads to the vat in which the turpentine is to be collected. As the gummy matter is brought to the boiling point the turpentine is given off in the form of steam or vapor and passes through the coiled pipe. A stream of cold water flowing around the coils condenses the vapor, which drips into the vat as pure spirits of turpentine. The twigs, bark and dirt which rise to the

surface of the boiling mass are skimmed off, and the remaining liquid is drawn off into barrels, in which it speedily solidifies into resin.

These—resin and turpentine—are the products commercially known as naval stores, from their original use in the building and repairing of ships, for which purpose they are now little used. Turpentine finds it chief market among the manufacturers of paints and varnishes, while resin is used in the manufacture of hard soaps, of paper, of a hundred commodities of daily use. The value of Florida's output of naval stores is approximately $20,000,000 a year. There are already a few plants which produce both turpentine and pine tar and several medicinal and industrial oils by distilling the stumps of pine trees which have been cut for their lumber, and utilizing also for this purpose branches, saplings too small for lumber, and other refuse of the pine lumber industry.

The Florida pine is so full of resin, especially its roots and the lower portions of the trunk, that it bursts into flame at the touch of a match. This characteristic gives it the local name of "lightwood." It is also sometimes called "fatwood," and sometimes "fat lightwood." The facility with which a fire can be kindled on the hearth by the aid of a few slivers of lightwood pine is a never-ending source of amazement to the visitor from the North. A single lightwood knot will blaze so fiercely and so hotly as to warm up a good-sized room in an incredibly short space of time. It would be natural to suppose that timber of this highly inflammable character would creat a terrific hazard of forest fires. Curiously, however, not only do the growing pines seem to resist fire, but they are not killed by it as the dryer pines of the North. Forest fires occur frequently; no one can travel much about Florida without seeing the blackened trunks of trees which show where the flames have swept through the woods. But the trees are still standing; moreover, they are again

green at the top. Most of them will survive and become lumber in due time. This resistance to fire is locally attributed to the high percentage of moisture in the soil, and the fact that hardly a day passes anywhere in Florida without a quenching rain, at least throughout most of the year.

The pine tree, then, must be placed first among Florida's natural resources. That it will disappear in time is hardly to be doubted. The pine forests will vanish under the pressure of settlement and the demand for farms and homes, on the one hand, and under the increasing lumbering operations of the saw-mills on the other. There are saw-mills all over Florida. Some of them are among the largest and best equipped in the world; many are small, portable mills which follow the receding pines as they consume them. Every highway is crossed at frequent intervals by the tracks of a logging railroad owned and operated by some lumber company to haul logs to its mill. Occasionally the traveller about the State comes upon the ruins of a burned saw-mill, often with the wrecks of several of the little logging locomotives visible among the debris. A saw-mill fire is a spectacular thing, but every smudge of black smoke floating into the Florida sky does not mean a catastrophe; most of the mills burn their sawdust piles to get rid of them. Occasionally a turpentine still catches fire, and the blaze which goes up then is one of the most gorgeous and at the same time one of the most awe-inspiring exhibitions imaginable.

How long it will be before the pine forests are denuded no one can estimate. It is hardly likely that any comprehensive plan of reforestation will be generally adopted. It takes thirty-five years for the long-leaf pine to grow to a size which makes it profitable to saw it into lumber. Thirty-five years is too long a time to make the financing of a pine crop a bankable proposition, unless some way can be found to obtain a revenue from the trees while

they are still in process of growth to lumber maturity.

For the purpose of experimenting with ways and means of making reforestation profitable, the United States Forest Service, in 1910, established the Florida National Forest, consisting of two units of about half a million acres in all. The smaller unit, the Ocala Forest, lies in the middle of the Florida peninsula; the larger unit is in the Counties of Walton, Okaloosa and Santa Rosa, in the extreme western part of the state. In the fifteen years since it was established, the Government foresters have developed and introduced methods of extracting turpentine over a long period of years, without impairnig either the growth of the trees or their ultimate usefulness for lumber. Formerly trees were turpentined for only five or six years before they were regarded as worthless for further turpentining operations; now it has been proved commercially practicable and profitable to carry on turpentining operations on the same trees for thirty-five years, beginning when they are five or six years old. General recognition and adoption of government turpentining methods by owners of timber lands would undoubtedly result in the preservation of the remaining pine forests for an indefinite period, but the growing demand for land for residential and agricultural development purposes is rapidly increasing values to the point where the profit from turpentining will not represent an adequate return upon the capital value of the land. When this point has been reached, who can blame the owner if he sells the timber to the saw-mill, and pockets his profits on the sale of his land?

There are pines of one kind or another all over Florida. Somewhere around the middle of the state, the long-leaf pines begin to thin out, and the Caribbean pine begins to appear, extending southward in scattered groves clear to the tip of the peninsula. It is a beautiful tree. Its trunk rises vertically and smoothly to a height, often,

of a hundred feet before branching into a feathery mass of slender limbs and light green needles.

Next to the pine, Florida's most important tree is the cypress, the tree which grows with its feet in the water. The cypress tree is unique in that its base is like a pyramid, the lower part of the trunk thickening rapidly as it nears the ground, giving the impression that the tree is being braced against the onslaught of the elements. There is hardly a lake or a river bottom in Florida around and along which the cypress trees cannot be found. Some of them are giants of the forest, with trunks several feet in diameter. Cypress lumber, sawed from these trees, not only has a peculiarly enduring quality, but is easy to work and lends itself, with its beautiful grain, to attractive finishes for trim. There are many cypress saw-mills in Florida, some of them among the largest in the world. Even to the casual eye, it is easy to distinguish a cypress mill from a pine mill in passing. If there are great piles of lumber stacked in every direction, it is a cypress mill. Pine lumber is either shipped green, or quickly seasoned by drying in kilns. There is never any great accumulation of finished lumber found around a pine mill. Cypress lumber, on the other hand, must be air seasoned. From two to five years is none too long for cypress lumber to stand in the open air before it is fit for use in building construction. At Perry there is a cypress mill whose lumber piles would extend nearly twenty miles, if they were placed end to end; at Palatka, on the St. Johns, the largest cypress mill in Florida has an even larger supply of lumber sawed and piled, seasoning against its ultimate sale.

The cypress will probably vanish before the last of the pine has gone, because it takes from seventy-five to two hundred years for a cypress tree to grow large enough to make it worth while to convert into lumber.

Besides the soft woods, pine and cypress, there is a

comparatively small amount of hardwood lumber in Florida. The red gum and black gum trees are found in the northern hills, though not in the profusion with which they grow in Georgia and the Carolinas. These are useful furniture woods and utilization for this purpose in Florida is increasing.

For many years, in the days of wooden ships, Florida live-oak timbers were in great demand by northern shipbuilders. The live-oak and its cousin, the water oak, between which two the casual passer-by finds it hard to distinguish, grow everywhere in Florida. They grow in the lowlands and they grow on the hilltops. They are beautiful trees, whether standing alone or in the great groves in which they are most frequently found. The Spanish moss, which hangs in long, gray filaments and clusters from everything in Florida upon which its spores can find lodgment, even telegraph wires, prefers the oaks. There are few more interesting and, to the outsider, novel scenes in Florida than a grove of live-oaks festooned in their drapery of Spanish moss. One such grove, of several hundred acres, on the banks of the lovely and romantic Suwannee River, in what is known as the "Old Town" hammock, is worth any effort on the part of the tourist, just to see what the primeval forest of Florida looks like. Under these very trees, many of them at least five hundred years old, and some probably much older, the aboriginal Aztec-like inhabitants of Florida perhaps built their villages and held their councils; here in this grove the Seminole Creeks who drove out the aborigines must frequently have camped after a hunting or fishing expedition; in the shade of these giants the Spanish explorers, perhaps DeSoto himself, stopped for rest and refreshment.

To list the other varieties of trees found in the Florida forests would occupy too much space. The magnolia, flowering into fragrant beauty not long after the turn of the year, grows in wild profusion throughout the State.

Miami, seen from "THE DAILY NEWS" tower.

Above—A satisfied disciple of Ike Walton with a giant sailfish, caught at Miami.

A banner tomato crop in Dade County, near Miami.

Left—Flagler Street. Main east and west thoroughfare of Miami.

Above—"Jungle Land," one of the scenic attractions in Coral Gables, near Miami.

Above—
The aristocrat of Palmland, The Royal Palm, as it grows in Miami.

A Coral Gables Home, the residence of C. W. Delany.

The Venetian Casino and Pool, Coral Gables.

One occasionally finds the northern hickory, and many other varieties of hardwood. The wild orange, plum and rhododendron are also native to the northern hills. And all through Florida, in the sandy lowlands, there is the palmetto.

There are several varieties of palmetto, and numerous palms, native to Florida. The scrub palmetto, which grows close to the ground, is the principal underbrush which has to be cleared in the process of development of lands in the southern part of the state. The cabbage palmetto, sometimes also called the cabbage palm, is rather an ornamental tree, and is frequently transplanted from the forests to serve as decorative verdure for the streets of a town or a subdivision. It has the disadvantage, however, that the broad bases of its leaves, at their junction with the trunk, form a cup which holds water after a rain and provides an ideal and almost inaccessible breeding place for mosquitoes. The sago palm is also indigenous to Florida. It is from the tender central pith of this tree that the delicacy known as "heart of palm," highly prized as a salad dish, is obtained.

Greatest of all the Florida palms, both in size and beauty, is the royal palm, native to the extreme south, where the finest specimens are preserved in Royal Palm Park. With its gray, tapering trunk, as smooth as if it had been cast in concrete, and not unlike a concrete post at a distance, from which springs the green top, feathering out into long, arching fronds, the royal palm is the most highly prized of all for decorative planting. It can be transplanted even when fully mature with success, and as high as $2,500 is not infrequently paid for a single royal palm tree twenty or twenty-five years old and from fifty to seventy-five feet high.

Many of the palms seen everywhere in Florida are not native, but are the descendants of imported stock. The Washingtonian palm, regarded by some as even more

beautiful than the royal palm, was brought to Florida from Africa. The date palm, frequently seen in use as a shade tree, is also of African origin.

There are coconut palms everywhere, so many that even Floridians often think of them at a native tree. These coconut palms, however, owe their introduction into the state to one of the earliest attempts to commercialize the Florida climate. Some fifty years ago two men from New Jersey, their imagination fired by the reports they had heard of the huge profits realized from coconut groves in the East Indies, acquired several tracts of land along the east coast of Florida, from what is now Palm Beach down to the peninsula north of Biscayne Bay which is now Miami Beach. They paid but a few cents an acre for the land, chartered a schooner and brought from the Island of Trinidad 334,000 coconuts, which they planted all along the shore line of Florida. For various reasons, among them being the scarcity of labor, their coconut venture did not prove profitable, and ultimately the lands which they had acquired passed out of their hands and are now the sites upon which some of the most beautiful and costly developments in Florida have been built. The coconut trees of Florida have all or practically all sprung from this stock.

The mangrove tree, common along the southern coasts of Florida and on the low-lying keys, grows in thick, almost impenetrable thickets, and is one of the most difficult obstacles in the way of developing the low grounds in which it grows. The mangrove must have its roots in salt water to thrive. The roots grow into each other in a tangled mass which defies human ingenuity to uproot. The problem has been solved, however, by the comparatively simple means of cutting off the mangrove trunks a foot or two above the surface, and then pumping five or six feet of sand on top of them, filling and raising the land and effectually killing off the mangroves.

Commercially, the value of Florida's forests is practically limited to the pines, the more rapidly vanishing cypress, and the comparatively small amounts of gumwood and other hardwoods. The Florida Forestry Association, of Jacksonville, has published a valuable booklet, "Forest Trees of Florida," for those who are interested.

Next in importance among the State's natural resources are its minerals, and the chiefest of these is phosphate.

Phosphate, though classed as a mineral, owes its value to the fossilized bones of pre-historic sea animals, which were deposited upon the bed of the ocean when the Florida peninsula was still under water, countless geologic ages ago. In all probability the entire bed of all the oceans in the world is lined with the fossil remains of extinct sea animals. In Florida these deposits are so thick in spots as to suggest a pre-historic graveyard.

All that remains of these vanished creatures is the phosphorus which constitutes so large a proportion of all animal matter. The bones themselves have long vanished, although here and there in the process of phosphate mining, remains of huge skeletons are unearthed. The mineral portions have become petrified and the rock thus formed is impregnated with phosphorus, which is one of the three essential elements in the manufacture of fertilizers for agricultural purposes, the other two being potash and nitrogren. The phosphate mines of Florida, therefore, are owned and operated by the great agricultural chemical companies, engaged in the manufacture of fertilizers. They lie chiefly to the west of the center of the state, stretching from south of Bartow to north of Ocala, with a few scattered deposits elsewhere; while the earlier phosphate operations were confined to the rock formations in the Ocala district the present output is chiefly of pebble phosphate from the Bartow region.

Phosphate mining is done chiefly with steam shovels, the method being similar to that employed in mining the

iron ore of Minnesota. After the surface layer of earth, which may be from ten to fifty feet thick, has been stripped off, the removal of the phosphate from the bed is a simple enough mechanical process. Some of the phosphate mines cover an area of several square miles and go down to a depth of more than a hundred feet.

In order to reduce the phosphate to its most valuable commercial form it requires treatment with sulphuric acid, the resulting product being known as acid phosphate. There are one or two very small plants in Florida where this acid treatment of the phosphate rock is carried on. Most of the phosphate rock mined in Florida is shipped by rail to the nearest seaport, most of it going to Tampa, where it is loaded on ships and sent to the fertilizer plants on the northern seaboard of the United States, or even to Europe, for the acid treatment, after which the acid phosphate is shipped back to Florida.

To the outside observer this seems to be an economic waste, in view of the fact that so large a proportion of the market for the finished product lies in Florida and the adjacent southern states. The world's largest deposits of sulphur, from which the sulphuric acid used in the manufacture of acid phosphate is most readily derived, lie only a short distance across the Gulf of Mexico, in Louisiana. The only explanation which those familiar with the phosphate situation in Florida are able to put forward as to why the Florida phosphate and the Louisiana sulphur are not most economically combined at some Florida seaport, is that Florida's phosphate output is not controlled by or operated in the interest of Florida, but is in the hands of Northern corporations whose interest in Florida is a minor one.

Florida's output of phosphate rock has reached as high as $19,000,000 in annual value. At present, it is running at a lower rate. Some of the phosphate mines are shut down, and others are only in partial operation.

Above—Autos coming into Miami on the $1,000,000 causeway.

Coconut palms in Miami.

Mid-season congestion in the Miami post office.

The residential water front of Miami.

Left—Palafox Street, Pensacola, looking south.

Right—A view of Pensacola, looking north, showing new Saenger Theatre, costing one half million dollars.

Left—Louisville and Nashville Railroad wharf, Pensacola, city hall and county building in foreground.

Right—South Palafox Street, Pensacola, showing bay in background.

Europe furnishes one of the principal markets for phosphate, and there have recently been discovered in Morocco much larger beds of phosphate, located closer to the European market and with an abundant supply of cheap labor available for mining operations. So valuable are these Morocco deposits that it has been stated that one of the issues which brought on the Riff war in North Africa was the question of the ownership of the phosphate mines.

Florida still has more than 200,000,000 tons of phosphate rock in reserve, all of which will eventually be utilized.

Second in importance among the mineral resources of Florida is fuller's earth, of which there are considerable deposits in Manattee County near Ellenton, and near Quincy, in Gadsden County, in the western part of the state. Fuller's earth is a white clay having, among other qualities, the remarkable and unique property of clarifying oils which are filtered through it. It is obtained by surface mining and hauled to a mill at Quincy, which is the source of practically all the fuller's earth used in America, although some of this product is imported from Europe. Here it is treated in huge oil-fired furnaces at a temperature of 3,000 degrees, extracting every trace of moisture, then pulverized to various degrees of fineness and packed in bags for shipment all over the world. Its principal commercial use is in the production of lubricating oils. Crude petroleum poured through a filter of fuller's earth loses its suspended impurities and coloring matter and comes out the clear, light-colored fluid which the motorist purchases by the quart. The annual output of fuller's earth has a value of between $1,500,000 and $2,000,000.

Another important mineral product of Florida is kaolin. This is a white clay used in the manufacture of pottery and for other purposes. There are important deposits of it around St. Andrews Bay in West Florida, and

elsewhere. Little, if anything, has yet been done in the way of local utilization of these kaolin deposits, the raw materials being shipped north for manufacturing.

Another and extremely interesting mineral product is titanium oxide. This is found on the Atlantic beaches of northern Florida in the form of deposits of black sand. It is mined and shipped to paint manufacturers. Its function in the manufacture of paint is to give white lead its pure white color. The Florida deposits already discovered are said to be the largest and most valuable in the world of this rare mineral. It was first mined here during the war, when this substance was one of the necessary ingredients for the manufacture of the poison gas used in chemical warfare and the foreign supply had been cut off.

Still another rare mineral product of Florida is diatomite, or infusorial earth, also known by its German name of *kieselguhr*. During the world war diatomite was in great demand as an insulating lining material for submarines, and investigations made in Lake County, in 1918, proved that the deposits there of this substance were finer in quality than those known to exist anywhere else. The world's chief supply of diatomite up to that time came from Chile, California, Algeria, and from an island off the west coast of Scotland.

Diatomite is formed by the decomposition of the skeletons, shells or bony overcoats of minute organisms which scientists call diatoms. The minuteness of the diatom is portrayed by the fact that a 1,200 multiple glass is required to make them visible. To form a one-inch cube more than 2,000,000 diatoms would have to be heaped together. Scientists say that the Lake County deposits date back into antiquity more than 100,000 years before the dawn of modern times.

Diatomite is a material with a hundred uses. It resists the transmission of heat and cold, and is equally valuable

for sound insulation. It is absolutely indestructible by fire. It is used in the manufacture of rubber goods, tires, gutta percha, phonograph records, explosives, dynamite, insulating felt, fireproof paint, common glass, porcelain, pottery, statuary, insulators, filtering material, grinding and pumice stone, tooth powders, dental cream, face powder, safety matches, fireworks, calico print, for polishing glass and lenses and for refining sugar and syrup.

This wide range of uses may be introductory to potential industries in Central Florida. About fifteen tons of diatomite a day is being produced at Clermont.

Northern and Central Florida have numerous outcroppings of limestone, both in its pure form, and in the form of cement rock. Very little development of the lime rock industry has as yet been undertaken in Florida. One company in Levy County is engaged in limestone production on a commercial scale, and there are small quarries from which a low grade of limestone is mined for road construction in several other parts of the state. In most parts, however, Florida is entirely without anything which can be called rock except by courtesy. On the northern east coast there are deposits of a conglomerate stone, composed largely of minute sea shells and known as coquina, which was used by the early Spanish and English settlers for some of their buildings. In the Miami region, a thin layer of soft rock, of coral origin, known as "ojus," underlies much of the back country. This ojus rock is also occasionally used for building where an ornamental surface rather than strength is required.

Commercially, the most important animal resources of Florida are its fish, both the fresh-water and salt-water varieties. The profusion of fish life in the rivers, lakes and bays of Florida, and in the adjacent waters of the Atlantic and the Gulf is beyond estimation. Florida fish stories are almost unbelievable to one who has not wit-

nessed some of the prodigious hauls which are a matter of course to the Floridian fisherman.

One of the most important commercial fisheries of Florida is at Okeechobee, on the northern shore of the great fresh-water lake of that name. The waters of Lake Okeechobee yield an enormous annual output of large-mouthed black bass, catfish and a dozen minor varieties of edible fish, which are packed and iced at Okeechobee and shipped by the carload to the markets of the upper Mississippi Valley. Black bass are so plentiful in the fresh waters of Florida that there is as yet no apparent need of restricting their capture to the rod and line of the sportsman. In the matter of an hour or two in almost any lake in Florida, the angler can capture a dozen or more bass weighing up to ten or twelve pounds each.

The salt-water fisheries of Florida, are, naturally, of very much greater commercial importance. There is a fishing fleet of sorts sailing out from almost every port in Florida; those which make their headquarters at Key West, Punta Gorda, Mayport, Cedar Key, and Apalachicola are among the largest. The total revenue from the fisheries amounts to the impressive amount of $15,000,000 a year. This includes the oyster industry, which centers in Apalachicola.

Not to be overlooked in any consideration of Florida's marine resources are the sponge beds of the Gulf of Mexico. Two sponge fleets owned and operated entirely by Greeks who have brought with them from the Mediterranean the tradition of thousands of years of sponge fisheries, operate in the waters of the Gulf. One fleet has Key West as its home port; the other and larger makes its headquarters at Tarpon Springs, on the Pinellas peninsula, where the largest and most important sponge market in the United States is maintained. Tarpon Springs is the largest sponge-producing point in the Western Hemisphere.

Of the land animals native to Florida, there are none which are to be counted as resources. The amphibious alligator has, it is true, a definite commercial value because of the demand for alligator leather, but the 'gators have been so relentlessly hunted that they are close to extermination and the alligator hide industry no longer figures as an important factor in Florida's commerce. (St. Augustine alligator farm.)

The wild "razor-back" hogs which every traveller over Florida roads encounters, and the wild horses which may be seen occasionally in the prairie regions, are not indigenous to Florida, but are descended from horses and swine brought by the early Spanish explorers. Their economic value, moreover, is practically nil. The mule is a much more useful animal in Florida than is the horse, and the razor-back, while durable, is not considered highly edible by epicures.

From the point of view of the sportsman Florida still contains a variety of interesting animal life. Deer are plentiful in the forest regions. There are wildcats, equal in size and ferocity to the wildest of the cat tribe found anywhere in the eastern United States; in many of the dense hammocks bears may be found, and along some of the wilder and more unsettled regions the panther has still survived all efforts at extermination.

The bird life of Florida is profuse and varied. To the outsider, perhaps the most interesting, because unfamiliar, birds are the mocking bird, the pelican, the flamingo and the white heron. Considered as natural resources, however, they are in the same class with the scenery and the climate—of intangible yet very real value.

For when all is said and done, Florida's greatest natural resouce of all is its climate.

It is to its climate that it owes its attractiveness to the winter vacationists; it is to its climate that it owes the productivity of its soil.

CHAPTER IV

FLORIDA'S AGRICULTURAL OPPORTUNITIES

THE greatest of all Florida's resources is the fertility of its agricultural lands. Every intelligent investor in Florida property realizes that the value of his investment is in a large measure based upon the development of the State's agricultural resources.

No one has better summed up the agricultural situation of Florida than the Honorable Cary A. Hardee, former Governor of the State, who says:

"No other state equals Florida in the variety, fertility, and productivity of her soils and in no other section of the United States can land be found that will produce so abundantly two or three crops a year with so little labor, nor can there be found anywhere land that will produce, with careful, industrious and intelligent cultivation, crops of a net value of from $200 to $1,000 per acre, that can still be bought at from $50 to $200 per acre.

"Agriculture has always been and will continue to be the chief support of civizilation. Florida, with her two hundred and fifty different varieties of crops, fruits and vegetables, all of which grow well, is first of all an agricultural state. No other state equals her in this respect. Her citrus fruit crop last year consisting, as it did, of more than 21,000,000 boxes, sold for enough to repay what the United States paid Spain for the whole territory which she purchased, four times over, leaving a considerable margin to spare.

"There were also shipped from the State during that year 100,000 carloads of other fruits and vegetables, including cabbage, tomatoes, peppers, cucumbers, strawberries, pineapples and celery. It is said that Florida produces more potatoes than Maine and more celery than Michigan.

"In one year Florida's 50,000 farmers put into the market $80,000,000 of crops from less than 2,000,000 acres of land and kept on hand stock cattle worth $25,000,000, horses and mules worth $14,000,000, hogs worth $6,000,000, milk cows worth $2,500,000, and thoroughbred cattle worth approximately $2,000,000.

"She has produced 17,000,000 bushels of corn in one year, 5,000,000 bushels of peanuts, 2,000,000 bushels of velvet beans, 3,500,000 gallons of syrup and 4,000,000 pounds of tobacco. These agricultural products were grown on 2,000,000 acres and she has 20,000,000 more acres of the same type of soil undeveloped, about 4,000,000 acres of which lie in the far-famed Everglades, which consists of a muck deposit varying in thickness from two to eighteen feet deep. Most of this tract is below the 27th parallel, and is nearly half as large as the state of Maryland.

"Is a low percentage of failures among farmers an index to a state's progress and prosperity? In 1923 the percentage of bankruptcies among farmers in Florida was 13.4 per cent below the average in the United States.

"Florida, with her 20,000,000 acres of yet untouched fertile soil, her abundant rainfall, her 2,200 miles of seacoast, her rapidly growing cities, splendid schools and public libraries, her health-giving and restoring climate, her low death rate, her abundant game supply, her bathing beaches and golf links, her railroad facilities and thousands of miles of hard-surface roads, offers unexcelled attractions and opportunities to the farmer, the stock raiser, the dairyman, the homeseeker and the capitalist.

And these and many others are flocking to the State in ever-increasing numbers.

"He would be reckless, indeed, who would undertake to place a limit to her developments in any direction either in the immediate or more distant future."

That the agricultural possibilities of Florida are beginning to be realized is indicated by the interesting fact that is the only state which shows in the census reports an increase in its agricultural population. In every other state of the union, the movement of population is away from the farms and to the cities. The agricultural population of Florida increased fourteen per cent in the five years from 1920 to 1925.

According to the *United States Department of Agriculture*, the average value of the farm products of *Florida per acre is $109.76, as compared with $12.22 in Iowa, $12.48 in Illinois, and $13.36 in Ohio.* These are average values for the entire acreage qualified as "farm land," some four million acres. Less than half of these farm lands, however, are actually under cultivation and from the same source, the figures and average gross returns of various crops in Florida per acre are given as follows:

Strawberries, $488; potatoes, $302; cucumbers, $305; peppers, $400; lettuce, $533; egg-plant, $362; cabbage, $262. Taking the lower figure of $109.76 as a basis and computing the land value in the customary manner of ten times the annual crop value, this would give a valuation of above $1,000 for every acre of Florida farm land. That is the basis upon which farm lands are sold throughout the great agricultural regions of the Middle West, but in Florida farm land prices seldom reach as high a figure as the possible or probable one-year yield. There are still more than 20,000,000 acres of land to be cleared, rendered accessible and developed for agricultural purposes in Florida. There are hundreds of thou-

sands of acres of accessible, cleared or practically cleared land obtainable at from $35 to $50 an acre. There are tens of thousands of acres which have been cleared, drained, fenced, plowed and prepared for the first crop, which are obtainable by the settler at from $100 to $500 an acre.

The State of Florida still owns a million and a quarter acres of the land which it received from the United States Government at the beginning of its career as a State. The United States held title to 20,415,076 acres of swamp land and overflowed land, which it transferred to railroad and canal companies and individuals. More than 9,000,000 acres were granted to railroads as an inducement to them to build their lines through Florida. Four million acres were sold in one transaction, in 1880, to Hamilton Disston and associates, of Philadelphia, for twenty-five cents an acre. These lands, drained and reclaimed, have become among the most valuable agricultural lands in the world. And yet, even at the low price of one hundred dollars an acre what an enormous profit they represent to the original purchasers at twenty-five cents an acre!

The state is coöperating with the other owners of some five million acres in the Everglades drainage district to make these lands available for agriculture, and as fast as these state lands are reclaimed they are sold at auction by the Governor and his cabinet, sitting at Tallahassee as the Internal Improvement Board. There can be no better criterion of the actual value of these reclaimed lands than the prices obtained at these weekly auctions held by the State. It was the privilege of one of the authors of this book to sit between the Governor and the Commissioner of Agriculture on August 11, 1925, and to record the prices at which the State agricultural lands, offered that day, were sold.

Twenty or thirty bidders competed with each other to

buy thirty-four parcels, varying in size from 14½ to 640 acres each. The lowest price obtained was $150 an acre for 320 acres; six tracts of from 160 to 640 acres sold for $151 per acre. But none of the rest brought less than $200, many of the tracts were sold for more than $300 an acre, and several of them went above $600, one tract of 320 acres bringing the State $685 an acre.

These were agricultural lands, and the bidders were either farmers or developers of farm land anticipating the re-sale of these tracts in small units for truck-farming purposes. They were not newcomers, ignorant of actual values; on the contrary they were the men probably most familiar with the real value of Florida land, and they competed eagerly to pay those prices for land which differs in no essential respect from many of the millions of acres still available for agricultural purposes in the southern part of the Florida peninsula.

It must not be supposed that all Florida land is of equal value for farm purposes nor that every acre will yield crops as high as the $109 average value quoted by the United States Department of Agriculture. To reach that average there were added in the high yields and the low. There is a great deal of land in Florida, as there is in any area of similar size, which is of little apparent agricultural value. Probably the proportion of such land is far lower than it is in the mountainous, rocky or desert states of the North and West. All Florida enjoys the benefit of the beneficent Florida climate and sunshine and of the abundant rainfall.

Most agricultural production in Florida calls for the use of fertilizer in liberal quantities. That is true of intensive agricultural production everywhere. Only a few of the great staple crops are grown to-day without adding to the soil the elements which the crops take from it. In the days of bonanza wheat farming in the Northwest, and in the early days of the Corn Belt, crop rotation and

fertilization played no part. That was not farming—it was mining the soil, leaving it exhausted and useless for those who came after them. Florida discourages, and properly so, that kind of farming, which is in no proper sense of the word farming at all. Yet the native fertility of much of Florida's soil is so great that only a minimum amount of the essential fertilizing elements needs to be replaced from year to year; while the money returned from the great bonanza and staple crops is so large that even what would be regarded elsewhere as a very heavy investment in fertilizer is a trifling expense compared with the money which it earns.

It seems necessary here, however, to sound a note of warning. Let no reader imagine that there has been discovered in Florida a magic method of obtaining gold from the soil without first putting labor and intelligence into the soil. No man can get a living from the soil anywhere in the world without work.

To the man who has a genuine love for the soil, a taste for its cultivation, sufficient industry and application to give his undivided attention to making the soil produce for him, agriculture in Florida can yield him a larger income than he can obtain anywhere else in the United States, and enable him to live under pleasanter and more healthful conditions than he is likely to find anywhere else.

Many men have succeeded as farmers in Florida with little or no capital. They are men who would have succeeded anywhere else under the same conditions. Many men have failed in Florida, even though fairly well capitalized. They are the men who would have failed anywhere else. Success and failure are personal attributes, in the last analysis. Let two examples illustrate.

At Bonifay, in Holmes County, a banker told one of the authors the story of a farmer from Missouri who had come into the neighborhood a year earlier, and had tried

farming without success. That very day the banker's wife had put up a lunch for this farmer's family, to feed them while on their way back to Missouri, "broke" and disheartened.

"The only thing the matter with that man, was that he had the habit of failure," said the banker. "He had everything in his favor, but while every other farmer in this vicinity made money he lost his."

The other example was not many miles away, as distances go in Florida. Joe H. Scales, a banker at Perry, in Taylor County, saw two mule teams, driven by strangers, stop in the street near his bank in 1923. A man who was clearly a farmer was driving one team of mules attached to a farm wagon, while a boy of eighteen, apparently his son, drove the other. The farmer's wife and four other children were distributed between the two wagons, which were loaded with household goods, farm implements and the provisions.

"The man told me that he had sold out everything he had in Arkansas and had driven to Florida to look for a place to settle," said Mr. Scales. "I questioned him and found that, besides his mules and equipment, he had only two hundred dollars. He was going on into South Florida to try to find a chance to farm with that capital. I suggested that he would better rent a farm for a year until he had learned how things were done in Florida. That appealed to him as a good idea, and he asked me to help him find a farm which he could rent with an option of purchase. I got him located near Perry. Before his income began to come in from the farm he came to the bank and borrowed another two hundred dollars, giving a chattel mortgage on his mules for security. That was two years ago. He now owns free and clear the forty-acre farm which he originally rented, has money in the bank and is one of the most respected citizens of the community. That man is a real farmer, who would

make a success anywhere, and that is the kind of farmers Florida is looking for. They can make a big success in Florida and make it quicker than they can anywhere else."

In general, it is unwise for any one not familiar, through experience, with agricultural conditions in Florida to undertake any kind of agricultural operation without having capital enough to make the necessary payments on his land, clear and ditch and cultivate it, plant his first crop, construct the necessary buildings, and live for six months or more while waiting for a money return from his labor. While many men have gone to Florida and succeeded on insignificant capital, the failures in Florida have been almost uniformly due to lack of sufficient capital, combined with insufficient knowledge of local methods of crop production and marketing.

It is safe to say that the man with five thousand dollars of capital or credit has a vastly better chance of success than the man who can command only half of that amount, everything else being equal. Five thousand dollars is generally regarded in Florida as ample capital with which to engage in truck farming as a livelihood, or to go into the growing of citrus or other tree crops as a side line. Capital requirements for dairy and poultry farming vary according to the scale of the operation, and are about the same in Florida as anywhere else. Florida farm land is usually sold on the basis of from a quarter to a third in cash, and the balance in payments over two or three years. There is little long-term mortgage money as yet available in Florida. The Federal Farm Loan Banks, however, lend on long-term, low-rate mortgages, on improved and developed farm lands in Florida, up to a valuation of fifty per cent of the land and improvements.

In general, the best place to start raising a particular crop is in the district where that crop is already being raised successfully. Not only are soil conditions likely

to be better for that particular crop, but marketing and shipping facilities are certain to be better. In most of the centers where specialized crops are grown the growers have established coöperative shipping and marketing agencies. It is to these centers, in any event, that the buyers come first to look for their specialized products. The newcomer, moreover, has the advantage of mixing with the more experienced growers of his own specialty and the opportunity of observing and learning from their methods, which he would not have were he to isolate himself.

It is quite probable that the great agricultural development of Florida will come about much as the great residential and resort development of the State has been brought about, through the development of large agricultural tracts, involving the investment of considerable capital, and their resale to the small farmer or grower under conditions which insure him the best chance of success.

More and more, investors with large amounts of capital are beginning to put their money and their energies into the development of Florida farm lands. For many years the citrus fruit groves of Florida have been developed in large tracts and sold in small units, after development, to individual owners and settlers. This method has its advantages to the individual purchaser, as well as providing a profitable opportunity for the investor. It is only very recently, however, that this plan of the wholesale development of agricultural property and its resale at retail, fully developed and ready for the individual farmer, gardener, or horticulturist to settle down upon, has been extended to other than the slow-growing fruit and nut crops.

One of the most encouraging signs of the times in the development of Florida is the interest now being shown by investment capital in such agricultural developments

as those of Ringling and White, near Pensacola, the Potter-Palmer estate near Sarasota, the A. L. Mathews properties near West Palm Beach, the great Clewiston development south of Lake Okeechobee, Fort Pierce Farms, or the Florida-Gadsden County Farms, to mention at random but a few of these large-scale agricultural operations.

The principles and policy of all of these developments are substantially alike. A large tract of land, perhaps ten thousand acres, perhaps as large as one hundred thousand acres, is purchased, cleared, ditched and drained, fenced and plowed. Roads and canals are run through it, dividing it up into tracts of from five to forty acres each. A town site is laid out, railroad connections are established, warehouses are built, and the land is offered for sale, at a price which yields a fair profit to the promoters above the cost of their improvements, to individual buyers who find everything ready for them to go ahead with their building and farming operations. Agricultural and horticultural experts are provided to give them expert advice as to what to plant, how to cultivate it, when and how to harvest and to market it. Most of these developments have their own marketing organization to serve their colonists. Some of them even have courses of lectures in the North for the buyers of their land, to prepare them for the conditions they will meet when they finally come to Florida.

There is no better way for the average man who wishes to engage in any kind of agriculture in Florida than to buy his land in one or another of these big developments, first assuring himself, which he can readily do by inquiring from bankers or Chambers of Commerce, that the land is good land for the purpose for which it is sold, that the price per acre is a fair one for such land similarly situated, that the development is adequately capitalized, honestly promoted and intelligently managed.

The best of the large-scale agricultural developments in Florida impose certain restrictions upon the sale of their land, and the tendency is growing, and is encouraged by every one who has the best interests of Florida at heart, to restrict the sale of agricultural land to those who are able to demonstrate experience and capacity for agricultural operations and who have sufficient capital to erect their homes, stock and equip their little farms, and subsist for a considerable period, besides paying for their land. That is the type of settler who will always do best in Florida, and of whom Florida can never have too many.

The man from the North going into Florida to engage in farming will find almost all conditions different from those to which he has been accustomed. He will find some things more expensive, many items less expensive. He can build a house without a cellar, for cellars are almost unknown in Florida, which makes for economy in home building. The problem of heating his house is a minor one. He will find electric current as cheap and probably cheaper than he has found it in the North. He will pay a little more for his gasoline, but his taxes will be less. Fencing is cheaper than in most Northern farming communities and so is pine lumber. Plumbing supplies and hardware will cost him a little more than he has been accustomed to paying. His annual clothing bill for himself and family will be very much less; in Southern Florida he will never feel the need of wool for clothing or for bedding.

If he is to employ labor in his farming operations, he will find Negro help available in limited quantity; at low wages compared with what Northern farm hands receive. He will find horses of little use and will have to learn either to handle a mule or do his plowing and cultivation with tractors.

He will find good schools for his children, wherever in

Right—Wading is good on the Gulf Beach, at Pensacola.

Left—Palafox Street, 44 mile all-concrete highway, connecting Flamaton, Ala., with Pensacola Bay.

Right—Star Lake Pensacola. Note bubbling Fichv's Springs.

Left—Gulf Beach Highway, near Pensacola.

Left—
"Barnyard Golf"
courses and
roque courts
of
St. Petersburg.

A nationally known feature of St. Petersburg,—the famous "Green benches" which line the streets throughout the business district and water front.

Where tourists from all over the country play checkers and chess at St. Petersburg.

"Roque," or "Lawn Bowling," as played at St. Petersburg.

George S. Gandy bridge and causeway, six miles long, across Old Tampa Bay, connecting
St. Petersburg and Tampa, opened 1924, built at a cost of $3,000,000.

Florida he settles, for the Florida school system is one of the best and most liberally supported anywhere in the United States. He will have more leisure from his farm work than it was ever possible for him to take in the North, and better fishing, hunting and outdoor sports generally than he enjoyed in Minnesota or Vermont. He can work his land twelve months in the year and get rich; or he can work three months in the year and make a better living than he made in the North for a year's work.

For the individual farmer, for the capitalist with the creative vision who seeks the opportunity to-day to do constructive work at a certain profit to himself, agriculture on Florida offers greater opportunities than are to be found elsewhere in the whole world.

It is only within a comparatively short time that the greatest agricultural value of Florida land has been really discovered. This value is the possibility of growing every kind of garden produce at a season of the year when no other part of the United States is producing green vegetables, and so getting the top prices in the great markets of the North. Now that it has been demonstrated that every section of Florida will produce some crop or group of crops which can be marketed at a large profit, the development of agricultural lands on a large scale and by modern methods has became as important a field for investment as the development of town sites and resort subdivisions has been heretofore.

Few think of Florida as an agricultural state, except as to a limited number of specialties, and even those, except for orange and grapefruit, are usually overlooked by the casual observer who thinks of Florida only in terms of the pleasure-seeking winter visitor. But one of the amazing things about Florida is that, although less than two million acres of its whole vast area is as yet under cultivation, its revenue from agricultural prod-

ucts of all kinds is greater than that obtained from all of its other resources combined. Barely a tenth of the state's area has even been set apart, fenced, or otherwise reclaimed from the forest into farms. Less than half of this farm acreage is under cultivation. For every acre that has so far been made productive, there are still ten acres of identical or equally fertile soil awaiting cultivation.

In other words, after eliminating every acre of land in Florida which is not definitely known to be good agricultural land, there remain some twenty-two million acres, capable, in proper hands and under adequate development, of as high yields as any that have as yet been put to the plow.

To the question of what Florida agricultural lands produce, it is as impossible to generalize as it is to generalize about the topography of the State. In general, it may be said that everything except the northern small grains and apples can be grown somewhere in Florida, but there is no single agricultural product which can be grown equally well everywhere in Florida, and most products can be grown successfully or at all only in certain sections of the State.

When one speaks of the agricultural possibilities of Florida, therefore, he must be prepared to particularize; and the prospective investor in Florida agricultural property should make it his business to know what particular kind of farm activity has been proved must successful in the particular section of the State in which he proposes to invest.

The State of Florida, under the direction of its Commissioner of Agriculture at Tallahassee, compiles and publishes for distribution to every inquirer who will take the pains to write for them, a number of extremely valuable books and documents on Florida agriculture in general, as well as specific details about particular kinds

of crops and about the agricultural possibilities of every county in the State. Any one who is interested in obtaining such information in detail can do so by asking the State Commissioner of Agriculture for the books entitled "Florida's Resources and Inducements," "Handbook for Florida Growers and Shippers," and the two booklets which describe every county in detail, entitled "North Florida" and "South Florida." These are furnished without charge to all interested, and by studying them it is possible to arrive at accurate conclusions regarding the agricultural prospects in any part of the State, or to learn where a good crop may be most productively and profitably grown.

It is necessary in considering agriculture anywhere to deal with its four chief sub-divisions separately. These are staple crops, perishable crops, livestock, and tree or orchard crops. Each of these is considered in a separate chapter.

To sum up briefly the State's agricultural situation, it may be said that Florida's greatest needs to-day are one Burbank and one million "dirt farmers."

CHAPTER V

THE STAPLE CROPS OF FLORIDA

FLORIDA'S staple crops include corn, cotton, tobacco, peanuts, Irish potatoes, sweet potatoes, sugar cane and a considerable variety of crops utilized for domestic consumption for the feeding of live stock either in the green state or as hay. The production of wheat, oats and the other small grains is negligible.

Corn, of which the annual production is above six million bushels, is grown largely for domestic consumption; that is, it does not figure as corn in the statistics of farm income, but in its converted form of beef, pork or poultry. Corn, in short, occupies about the same situation in Florida in the economic scale of things as it does in the Corn Belt states, where the corn grower usually finds it less profitable to sell his corn than to feed it to his live stock.

Peanuts are, so far, the most important of the other staple crops, by which is meant agricultural products which need not be consumed immediately on the heels of picking or harvesting, but which can be shipped, stored and handled over a considerable period of time without artificial refrigeration or other heavy expenses. These are crops which are grown or harvested wholesale, as it were, and marketed in bulk.

The importance of the peanut crop is not apparent to those whose contact with peanuts is confined to the street vendor. The value of the peanut is in the fact that it yields one of the highest grades of edible vegetable oils, at a comparatively low cost. Peanut oil ranks next to olive oil in palatability and food value; indeed, much of

Above—Walter B. Olsen and a three hours catch of Tarpon near Pass-A-Grille, St. Petersburg.

Above—Six hundred pound Jewfish, caught from the municipal pier, St. Petersburg.

Above—Open air school on the water front, St. Petersburg, popular with children of tourists.

Above—Airplane view of St. Petersburg, from the water front.

Above—Walter Hagen, world's premier golfer, is president of the Pasadena Country Club, St. Petersburg.

Showing irregular growth of coconut palms at West Palm Beach.

Above—Everglades Club, Royal Park, Palm Beach

Old Flagler residence at Palm Beach near Hotel Royal Poinciana, which is now entrance to the new Hotel Whitehall, being completed for the 1926 season on plot in rear.

Above—Canal Point, on West Palm Beach Canal, one of the chief shipping points in the Everglades farming section.

Ostrich farm at Lake Worth, near West Palm Beach.

the so-called olive oil on the market is adulterated with peanut oil, while many connoisseurs frankly prefer the flavor of peanut oil to that of the imported olive oil. Because of the high oil content, peanuts make an excellent feed for fattening live stock, taking the place in the South, to a large extent, of the corn with which the Northern farmer fattens his cattle and swine for market. Practically all of Florida's peanut crop (which amounted in 1924, the last year for which statistics are available, to 2,337,752 bushels, valued at $2,583,031), was sold either for stock-feeding purposes or to oil mills.

The principal production of peanuts in Florida, heretofore, has been in the older settled sections of the State, in the north and west, where diversified farming has long been practiced. The peanut, however, is now being grown on a larger scale than ever, in the southern part of the Florida peninsula.

The peanut development in Palm Beach County is an excellent example of an opportunity realized for capital investment in agricultural development on a large scale in Florida. The Brown Paper Company, whose pulp and paper mills are located in the state of Maine, was seeking a market for the hydrogen gas which is a by-product of the manufacture of chemical wood pulp. Hydrogen has several important uses in industry, the most important being that of hardening and clarifying animal and vegetable oils. All of the lard substitutes now so commonly used are manufactured from liquid vegetable oils which, when treated with hydrogen, become semi-solid and are at the same time purified. Similarly, many kinds of soap are made from vegetable and animal oils which have been solidified by hydrogenation.

The Brown Paper Company, after a careful survey of the field, decided that the best way to provide a continuing and stable market for the hydrogen which was being produced at their pulp mills, without cost to them,

was to go into the business of manufacturing a cooking fat from peanut oil. After experiments had demonstrated the commercial feasibility of this plan, they looked about for a source of peanut oil upon which they could depend for a continuing and economical supply, and which was near enough to the Atlantic seaboard to take full advantage of low-cost water transportation. Finding no such source of peanuts or peanut oil ready to hand, since the peanut production in the South is in small and scattered tracts, they decided to embark upon the business of raising their own peanuts and extracting the oil themselves.

The scale upon which they are operating is indicated by the fact that their initial purchase of land for peanut cultivation was one hundred thousand acres. This land is in Palm Beach County, adjacent to the Palm Beach Canal, leading from Lake Okeechobee to Lake Worth. The diking, clearing and ditching of this land, to prepare it for peanut cultivation, was begun in the summer of 1925. At the same time, land was purchased in West Palm Beach, on the shore of Lake Worth, where a port terminal is under construction at which deep-water craft will be able to load cargoes upon the completion of the Government's Palm Beach Inlet, in 1926. Upon this land the paper company is building the plant where the hydrogen, brought by water from Maine in pressure tanks, will be combined with the peanut oil from the near-by plantation, to make a cooking fat for national distribution under a Florida brand, competing with the product of the corn-belt hog. The oil will be expressed in mills on the plantation and floated to the hydrogenating plant in tanks on barges, along the drainage canal.

With the completion of this development the peanut will occupy a still higher place than it already does in the economic scale of Florida's agricultural products. Moreover, the industry established upon this agricultural foundation is a perfect example of the general type of

industries for which Florida offers the greatest opportunities to-day.

Next to peanuts in economic importance among the field crops of Florida stands the Irish potato. The story of the Irish potato development in Florida is one of hundreds of examples which the State furnishes of doing what the experts have said was impossible. As recently as 1912, agricultural authorities had agreed that Irish potatoes could never become a commercially profitable crop in Florida. The standard book on potato culture, by Eugene Grubb, grades the Florida potato lowest of all in the economic and quality scales. Yet to-day Florida grows and ships more than 1,500,000 bushels of Irish potatoes annually to the northern markets, where they are eagerly bought at high prices.

Only about 16,000 acres in all is so far under potato cultivation in Florida, the average yield being about one hundred bushels to the acre, yielding a return to the farmer, above the cost of production, of from $100 to $150 per acre. The high price of Florida potatoes is due to the fact that they come into the Northern markets as new potatoes at a season when there is little or no competition from other markets. The earliest shipments are from the Okeechobee section, where the potato harvest begins in February and continues through April. The chief potato-growing center of Florida, however, is in the counties of St. Johns, Flagler and Volusia, in the northeast section of the State. This is the famous Hastings potato district, whose chief shipping points are Bunnell, Hastings, Elkton, Federal Point, East Palatka, and the appropriately named station of Spuds. Potatoes are shipped from the Hastings district beginning about the third week of March, and continuing to the first of June. Following the Hastings potato crop into the Northern markets, there are considerable shipments of potatoes from Holmes and Santa Rosa Counties, in West Florida.

While not all of the soil of Florida is adapted to potato culture, there is no section of the State in which early potatoes cannot be grown successfully, and yields that have been obtained in some of the best sections, from three hundred to five hundred bushels to the acre, equal or exceed the highest yields recorded in the great potato district of northern Maine. Maine potato farmers, from Aroostook County, have in some instances gone into potato culture in Florida also, completing their operations in Florida in the spring, long before Maine's potato-planting season has begun, then harvesting and marketing their Maine crop before returning to Florida to plant their winter potatoes again.

This plan, of carrying on farming operations throughout the year, in the North in summer, and in Florida in the winter, is becoming more and more general as Northern farmers learn the possibilities of the Florida soils and the delights of Florida's winter climate.

In the southern sections of Florida and to some extent in the north, the potato grower's activities do not cease nor his profits end with the harvesting and shipping of his potato crop. There is no agricultural land in Florida that will not yield two crops a year easily, while most of it gives three crops and sometimes four. In other words, Florida has a year-round growing season, and the tendency is all in the direction of getting the largest possible annual yield out of the land, to make it earn the highest possible return. When reference is made to a net return of, say, $150 an acre from potatoes, it must not be understood that that is all the revenue the owner obtains in a season from his land. He may, and in almost every instance does, follow his potatoes with another crop, perhaps of string beans or some other kind of garden truck which can be grown rapidly and marketed readily, and he may follow these with a fall crop of something else before the time comes around to plant potatoes again.

One of the reasons why it is difficult for the Northern farmer to appreciate Florida farm-land values, is that elsewhere farm values are based upon one crop a year. Two crops must always be considered as a minimum in Florida. And there is still plenty of land—20,000,000 acres of it—that will grow two, three or four crops a year, which can be bought for from $30 to $100 an acre, depending upon its location with reference to transportation routes!

According to the last published agricultural census of Florida, for the year 1924, there were 16,000 acres under cultivation in sugar cane in Florida in that year. The production of this cane was nearly two million gallons of syrup, worth around one dollar a gallon. The average person thinks of sugar cane only in terms of the refined sugar. Every part of Florida grows sugar cane, but up to the beginning of 1926 the amount of sugar produced in Florida has been negligible. Especially in the older settled sections of the State, patches and fields of cane seem to be a part of almost every farm. A large proportion of the farmers have their own syrup mills for grinding the cane and boiling the juice down to syrup, just as the farmers along the Canadian border produce maple syrup, each from his own "sugar bush." But while the maple syrup is easily reduced to maple sugar, most of the cane syrup heretofore produced in Florida will not crystallize into sugar. It is a staple, merchantable commodity as syrup, either in its pure form or commercially mixed with corn syrup, which also does not produce sugar.

In view of these facts, it may sound paradoxical to speak of Florida as the greatest potential source of sugar in the United States, if not in the world. Yet the greatest sugar experts in the world are staking millions of dollars upon their belief that this is precisely Florida's destiny.

Several years ago, a group of Louisiana sugar planters, dissatisfied with the economic situation of the sugar

industry in Louisiana, whose product competes with the sugar from Hawaii directly and is only protected against the competition of Cuba and Java by the tariff wall, made some tentative investigations into the possibilities of the reclaimed lands of the Florida Everglades for sugar production. What they discovered was encouraging. They found soil which produced cane profusely, and found that this cane contained a high percentage of sugar. They found other soil, apparently precisely like the first, which would grow cane, but which produced a syrup which could not be crystallized into sugar. These soils often ran into each other, separated only by a ditch or an imaginary line, upon one side of which sugar could be produced and upon the other side of which cane would grow profusely, but would not make sugar.

The situation was one that called for expert study, investigation, experiment, and analysis of the soil over a period of years. So, at the instigation of Louisiana sugar interests, the United States Government established a sugar experiment station at Canal Point, on the shore of Lake Okeechobee, where the drainage canal to West Palm Beach connects with the lake. Here for several years intensive experiments have been conducted by experts of the United States Department of Agriculture. More than 2,000 varieties of sugar cane have been the subject of experiment. Tests have been made of the soil in many large tracts of land. The soil elements which produce sucrose, the substance without which the cane syrup will not crystallize into sugar, have been identified, and something more than one hundred thousand acres, in various tracts and sections, has already been certified by the Government experts as good sugar land. That there are many hundreds of thousands of such acres, in the five million acres which comprise the Everglades drainage district, is quite probable.

According to the Government experts, a minimum of

50 tons of cane to the acre per year can be counted upon on any of these lands. Production without special attention or cultivation has run as high as 100 tons to the acre on experimental tracts. When it is considered that 25 to 30 tons is regarded as a good yield in Louisiana, and that the best of the Cuban and Hawaiian lands seldom yield above 50 tons of cane to the acre, the potential value of this Everglades sugar land is obvious. Moreover, the sugar content of this cane runs from eleven to thirteen per cent of the total weight of cane, comparing with an average of between nine and ten per cent elsewhere.

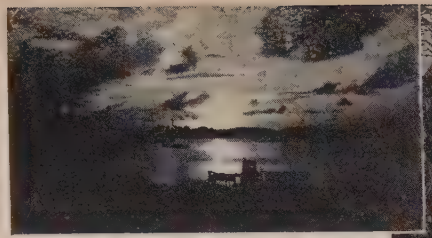
On the strength of the results obtained at the sugar experiment station, two sugar mills have been built in Florida and, since 1923, have been making sugar, still experimentally, but on a commercial scale. The results have been so encouraging that two extensive sugar developments, one of more than 40,000 acres and the other of about 20,000 acres, are now under way, with the promise that, by the beginning of 1927, there will be in operation the first unit of the largest sugar mill in the United States, and the largest in the world, barring one. This will provide a steady, local market for cane. It is expected, also, to be the foundation for an extremely valuable line of industries. There seems to be no doubt that in the development of the cane sugar industry in Florida, lies one of the greatest opportunities for capital and, from the point of view of the agriculturist, almost unlimited opportunity.

From the viewpoint of the individual planter, growing, let us say, forty acres of cane, the annual net return under normal conditions is extremely attractive. Assuming a yield of 30 tons to the acre, he would obtain 1,200 tons of cane. Sugar cane is universally sold at the mill on the basis of "a dollar a cent." That is to say, the mill pays a dollar a ton for every cent per pound that raw

sugar is bringing in the market. The price of raw sugar has averaged in recent years above five cents a pound. At five cents, this would give a price of $5 a ton for the cane. For 1,200 tons, this would be a gross return of $16,000 for forty acres. The total cost of cultivation, harvesting and transportation of cane to the mill, is conservatively estimated by experts at less than $2.50 per ton, so that at the minimum price of $5 a ton, with a yield of not more than 30 tons to the acre, a forty-acre tracts of cane could yield a net return of $3,000, or about $75 an acre. And every cent per pound added to the market price of raw sugar would increase the net revenue per acre by $30 a year.

Even half of the foregoing returns would be regarded anywhere in the world as a highly satisfactory income for a crop which requires so little capital outlay, annual cultivation and attention as sugar cane, which is distinctly a field crop, as distinguished from a garden crop. In the chapter on the Everglades, details of the current sugar developments are given.

Sweet potatoes rank next in economic value among the staple crops of Florida, the latest available figures showing a production of slightly under 1,500,000 bushels for 1924, with a market value to the growers of a trifle more than a dollar a bushel. The sweet potato regions of Florida lie in the north and west parts of the State. There is a large sweet potato acreage in the vicinity of Gainesville, in Alachua County, farther north in Columbia County around Lake City, in Gadsden County, near Quincy, and in the regions centering at Monticello, Tallahassee, and Marianna. Shipments begin early in May, and continue through until after Christmas. Yields of 250 to 300 bushels to the acre are not uncommon; the average yield for the state is 112 bushels. The early shipments of sweet potatoes bring the grower from $3 to



Above—Moonlight across Lake Worth from the golf links of the Everglades Club, Palm Beach.

George S. Wallen residence, Vita Serena, Palm Beach.

Bit of Patio of Wharton residence, Palm Beach.

Coconut grove on Ocean Boulevard, near Palm Beach.

Public swimming pool, Palm Beach.

Above—The city gates of St. Augustine.

Above—The United States lighthouse, at St. Augustine.

Above—
"Whitney's Oldest House," built in 1516.

St. George Street, St. Augustine.

$4 a bushel, with a production cost averaging 50 cents a bushel.

The sweet potato grower, like other Florida farmers, does not rely upon a single crop but uses his land the year around. To do this effectively naturally requires the liberal use of fertilizer, the cost of which, however, is a minor item considering the money returns possible from large and early crops.

Cotton is grown in northern Florida, the 1924 production being 13,291 bales, valued at $1,450,378. More than 90 per cent of this was upland cotton. The long staple, or Sea Island cotton is successfully grown in West Florida, but it is not the highly profitable crop which it was before the introduction of artificial silk and the mercerizing process of treating cotton yarns for the manufacture of fine fabrics. Sea Island cotton was formerly in great demand, when the very fine cotton yarn known as "lisle thread" was the only substitute known for natural silk.

Production of upland or short staple cotton is increasing in Florida, therefore, while that of Sea Island cotton is decreasing. Florida cotton is shipped to northern mills, chiefly in the Carolinas and New England. As this is written, plans are maturing for the establishment of a cotton spinning and fabric mill at Jacksonville, where electric power is obtainable at the lowest cost anywhere upon the Atlantic Seaboard, and this project, if successfully carried out, should furnish a local market for Florida cotton growers, and increase their profit by the difference between present freight rates and the rate to Jacksonville.

The remaining field crop of Florida offering large opportunity for development and expansion is tobacco. For many years, tobacco grown under shade, the type of leaf generally known as Sumatra, used for cigar wrappers, has been a staple crop in West Florida. In

recent years, it has been found that the tobacco soils of this region will grow very successfully the open field "Virginia Bright" tobacco, which is the cigarette tobacco for which the demand is constantly increasing. Statistics for 1924 show a production in Florida of 1,999,746 pounds of shade tobacco, and of 654,470 pounds of open field tobacco, a total of 2,654,216 pounds, for which the growers received $1,022,037.

Quincy, in Gadsden County, is the center of the largest tobacco district in Florida. Here the buyers from all of the large cigarette and cigar manufacturing companies compete at auction for the purchase of the leaf as it is brought to the warehouses by the growers.

Tobacco is the most expensive of all field crops to produce; the preparation of the seed beds, the transplantation and cultivation of the young plants, call for intelligent and intensive labor, while a very considerable investment in fertilizer is required, as well as in barns or sheds for curing the leaves. The money returns, however, are amply commensurate with the investment in money and labor; gross yields of as high as $4,000 an acre have been reported, netting the grower above $2,000. Net yields of from $700 to $1,200 an acre are not uncommon. Many tobacco growers, moreover, have found that they can utilize the same land and the surplus fertilizing elements for growing one or two more crops of other products between the tobacco harvest and the planting of the next tobacco crop. There are still hundreds of thousands of acres of tobacco land as good as any which has yet been put under cultivation, available in small plots for from $50 to $150 an acre, depending upon location relative to towns and transportation lines. Tobacco growers from Virginia and the Carolinas are buying this land and moving to it to enjoy the benefit of living in the Florida climate and to get the larger profits accruing from Florida's longer growing season.

For the farmer, in the standard meaning of the word—the man who grows staple field crops on a considerable acreage—there is no manner of doubt that every part of Florida offers greater opportunities than are available for the same capital outlay anywhere else in America. What Florida offers to the horticulturist, to the grower of garden crops and to the breeder of livestock, including poultry, is discussed in the following chapters.

CHAPTER VI

FLORIDA GROVE AND ORCHARD CROPS

THE most widely known phase of Florida's agricultural development, past, present and prospective, is its citrus fruits—oranges, grapefruit, lemons and limes. The annual value of the citrus crop of Florida is in the neighborhood of $20,000,000, some seasons falling below this figure and other seasons exceeding it. About three-fourths of the total is from oranges, almost a quarter from grapefruit, with the production of lemons and limes inconsiderable by comparison with the two principal citrus products. According to the latest biennial agricultural census of Florida, there were approximately 7,000,000 bearing orange trees and about 2,750,000 bearing grapefruit trees. Including nursery stock and non-bearing trees, there were almost 30,000,000 citrus trees in the state in 1924. The number is probably somewhat larger now.

It is an unchallenged fact that the Florida grapefruit is supreme in its field. It is also undeniable that the Florida orange is greatly superior in juciness and flavor to the California orange. Yet an honest consideration of the Florida citrus fruit industry compels the admission that while Florida grapefruit are to be found in the markets of the entire nation, Florida oranges are difficult to find even in the large cities of the North, that they cost the consumer more than the California fruit in spite of the fact that their source is much nearer to the great markets east of the Mississippi, and that the supply of Florida oranges in these markets is uncertain and irregular and the quality variable. The California orange,

Above—Ruins of Fort Mantanzas, 18 miles below St. Augustine.

Above—The tower of Fort Marion, St. Augustine

Above—The interior of Fort Marion

Fort Marion, east view, St. Augustine, Fla.

Above—Automobile visitors at Daytona Beach.

Right—Daytona Beach at night.

Start of automobile race at Daytona Beach.

An automobile race contestant, "caught in the waves."

on the other hand, is obtainable in every part of the northern United States freely, at low prices, and at every season of the year.

Why this should be so is the first and most natural question which occurs to the investigator, especially in view of the decided superiority of the Florida fruit over its California competitor.

The complete answer to the question involves consideration of a number of factors which have heretofore operated to the disadvantage of the Florida orange in the world's markets. Chief among these factors are the high railroad freight rate on oranges from Florida to New York and Chicago and, more important, the competition among the Florida orange growers themselves, individually and as groups.

The California orange did not obtain its supremacy in the markets of America without immense effort and many setbacks and disheartening experiences. Its present position is due entirely to three factors which are absent in the Florida orange situation.

First among these factors is the coöperative organization of the California orange growers, which has been developed and perfected until to-day 95 per cent of all the oranges grown in California are picked, packed, shipped, advertised and sold through a single agency and under a single brand.

The second factor which has made the California fruit supreme in the market is advertising.

The third factor working to the advantage of California and against Florida is the all-water freight-rate from California to New York, which operates whether the fruit is shipped by rail or by way of the Panama Canal.

While Florida has direct water transportation to New York, Boston and all of the other ports of the Atlantic Seaboard, its oranges pay a higher freight rate for a journey of 1,200 miles than do those of California for

transportation 3,000 miles across the continent. This is a paradoxical situation, the roots of which are so deeply entangled in the whole subject of the railroad rate structure of the United States, that it is impossible to discuss it in detail here. It is enough to point out that it is a situation with respect to the Florida orange which is not likely to be remedied until the Florida orange growers have put themselves in a position of united strength comparable with the position of the California growers.

In the case of the California orange, it is not going too far to say that every orange grown in the State is personally conducted from the tree to the ultimate consumer, even though 3,000 miles away.

The growers' own organization controls the destiny of all of the oranges produced in California, from the preliminary sorting and grading through the packing, loading, the icing and handling of the refrigerator cars, the destination of every carload, their sale in the primary markets, the collection of the proceeds of the sales and the distribution of the money received to the growers themselves.

Their own organization, moreover, controls, directs and passes upon the advertising of California oranges, which is so effective that the brand name has become a household word, and it is impossible for any potential consumer of oranges anywhere in America to avoid seeing the advertisements of the California fruit.

In Florida there has as yet been perfected no such State-wide organization of orange growers.

There are many coöperative growers' organizations, which are in competition with each other; a very considerable percentage of the citrus products of Florida is still sold to the commission houses, the system under which the grower is subjected to many hazards and expenses which a completely coöperative system like California's would eliminate.

The largest of these coöperative organizations, the Florida Citrus Exchange, now handles between 30 and 40 per cent of the total production of Florida oranges and grapefruit. Early in the Fall of 1925 an aggressive campaign was launched by the Exchange to promote the shipment and distribution of Florida oranges more intensively, and to enroll a larger percentage of Florida growers in its membership. There is, apparently, ground for belief that the citrus growers of Florida are waking up to the handicap which they have imposed upon themselves by their past failure to coöperate, and that some system approximating that which prevails in California will before long be generally accepted throughout Florida. It is not within the province of this book to speculate as to whether the ultimate Florida citrus marketing agency will be a development of the existing coöperative organizations, a completely new organization, or a single private corporation so amply capitalized and so expertly operated as to enable it to obtain a monopoly or a practical monopoly of Florida oranges and grapefruit. It is enough to report that the citrus growers of Florida are taking hold of the situation, as this is written in the closing months of 1925, and that the outlook is excellent for such a stabilization of orange and grapefruit production and distribution as to warrant the statement that intelligent investment in Florida's citrus groves promises returns highly satisfactory to the investors.

The gross sales of Florida oranges, grapefruit and tangerines in 1925, according to a statistical report by L. M. Rhodes, State Commissioner of Markets, were $51,469,280; and of this amount oranges representing $36,365,765, grapefruit $13,261,535 and tangerines $2,841,960. The total production costs were estimated at eighty cents a box for oranges, sixty cents for grapefruit, and ninety cents for tangerines, a total of $13,764,369. The selling costs averaged eighteen cents

a box, packing sixteen cents a box, picking and hauling and incidental expenses thirty-two cents a box. Crates and packing material, interest, taxes and depreciation, added to the foregoing costs, brought the net return to the growers down to $15,930,796. Transportation charges, inside and outside of the State, amounted to nearly $22,000,000, or an average of more than one dollar a box for the total output of 10,340,867 boxes of oranges, 8,186,133 boxes of grapefruit and 644,440 boxes of tangerines. A net profit of approximately eighty cents a box, on the average, after deducting all costs including taxes, interest and depreciation, yields only a moderately satisfactory return to the grower, but the average over any recent five-year period is materially more than that figure.

With the perfecting of marketing and distribution arrangements for Florida oranges an average net return of better than one dollar a box is not only possible but entirely probable. A yield of two hundred boxes of marketable fruit of the acre of orange grove, when the trees have reached maturity, is regarded as practically the minimum. Not only are much higher yields obtained by the most expert growers and cultivators, but a price much higher than the average is obtainable by the producers of the highest grades of fruit. It should be mentioned here that among the various efforts to improve the market for Florida oranges the State has taken a hand by enacting, at the Legislative session of 1925, a statute requiring State inspection of all oranges offered for sale or shipment, and forbidding railroad and express companies to accept for shipment any immature fruit, thus putting an end effectively to the practice of some growers of rushing their oranges into market to obtain the early season prices, before the fruit was sufficiently mature to do credit to the State.

Another Legislative enactment of 1925 is also expected

to have a beneficial effect upon the marketing of Florida oranges, as well as other products. This is the statute authorizing counties to issue bonds for the construction of public cold storage warehouses. The bulk of the Florida fruit is marketed as soon as it ripens, and little effort is made by the larger growers to hold the fruit over in cold storage in order to obtain an even distribution throughout the year. The result of this is that the Northern markets are entirely bare of Florida oranges for several months each year, while the California orange is always obtainable. Comparison of the orange situation in California with that of Florida, however, is complicated by the fact that California's fruit, so far as they are shipped outside of the State to any extent, are of a single standardized variety; a variety, moreover, which has the quality of remaining on the tree for a long time after maturity, so that cold storage is necessary only in a moderate degree to enable the California growers to maintain a steady flow of oranges into the market. In Florida, however, there are at least half a dozen major varieties of oranges, each having different shipping and marketing qualities and a different growing season, and an immense number of minor varieties. It is no disparagement of Florida to point out that, to the extent just mentioned, orange culture in the State is in a condition not completely satisfactory.

That is to say, the prospective grower of oranges about to set out a grove, and finding no especial standard variety dominating the market, is at full liberty to set out any variety which his nursery-man may wish to sell him. He has no guarantee that by the time his tree has reached maturity this particular variety of orange will be as marketable as some other will have proved to be; on the other hand, he has a chance that his selection of the kind of oranges to grow will prove to have been the

best one while the owners of neighboring groves of other varieties find their product less in demand.

A State-wide marketing agency which can and will concentrate upon the distribution and selling of a limited number of standardized varieties of oranges will, in the opinion of every one who has given the subject careful thought, prove to be the stabilizing element which the citrus situation of Florida to-day calls for. In the meantime, the fact that even under the prevailing haphazard system, or lack of system, of marketing, Florida orange and grapefruit groves yield handsome profits under intelligent care, is the best guarantee of an enormously profitable and prosperous future for Florida citrus growers. It must be always kept in mind, also, that the same land upon which oranges and grapefruit are grown often produces annual crops of vegetables and small fruits between the rows of trees, so that few citrus growers are dependent upon their groves for their entire income.

That orange production in Florida has been in the past artificially stimulated, while at the same time no effective measures were being taken to enable the producers to obtain a stable, dependable return for their fruit, is undeniable. One result of this is a great deal of talk, heard every year in Florida, about over-production, which is merely another way of saying that the machinery for distributing the Florida orange in the world markets is inadequate and unsatisfactory. To the outsider visiting Florida it seems a wicked, almost sacrilegious thing to cut down beautiful orange groves to make room for residential sub-divisions, when there is still so much beautifully situated unoccupied land available. Yet that is precisely what one sees going on all over the citrus-growing sections of Florida. Growers have sold their groves to sub-dividers because they have become dissatisfied with the returns from them and rashly jumped to the conclusion that there was no future for the citrus in-

dustry, instead of taking active steps to bring about an adequate solution of their marketing difficulties along lines which have been amply proved to be effective. And even men who would ordinarily be expected to display a broader vision have taken the short-sighted view that the curtailment of production, resulting from the destruction of groves, would somehow be beneficial to the industry and to the State.

No deliberate effort to restrict production is or can be economically sound, whether the product be oranges or automobiles. Modern methods of distribution, advertising and sales have demonstrated that even when the market appears to be completely saturated with any good product it can still be made to absorb more, and it would be a rash and untrue statement to claim that the world's market for Florida oranges is anywhere near the point of saturation. The remedy for the present condition in Florida is not the curtailment of production, but organization and extension of the market for Florida citrus fruits. And lest Florida "boosters" and super-patriots take exception to the foregoing effort to state the facts about the Florida citrus situation, we quote here the statement of Dr. J. H. Ross, of Winterhaven, President Emeritus of the Florida Citrus Exchange, who has devoted practically a lifetime to the effort of solving the citrus growers' problem, and to stabalize the industry. Dr. Ross says:

"During the past two years, the Florida citrus industry should have taken long strides towards stable commercial conditions. With one or two exceptions, I can see practically no improvement in the general condition and marketing phases of the industry.

"I hear from sections of the State the report that growers and officials both place considerable confidence in the idea that citrus volume, particularly grapefruit, will be materially decreased, due to the activities of

realtors in cutting up the oldest and heaviest bearing groves for subdivision purposes. This is a false hope. The increase in bearing capacity of young trees will far more than offset this for years to come.

"While it is true that subdivision activities are in many sections of the State reaching out to grove properties of this nature, this will very probably not reduce the volume of fruit taken from these groves for another three to five years. In such properties the only trees that are cut down are just enough to make room for streets and what few houses go up in them immediately. And even behind and around these new houses trees often remain. The lots on which no construction work is done still hold the trees and will produce fruit.

"The mere announcement that such and such 100 acre tract of grove has been purchased and subdivided does not mean that 100 acres of old bearing trees are dropped from the volume calculations. From 80 to 90 of those 100 acres will produce as much or more fruit as they ever did for some years to come.

"During my long connection with the citrus industry, I have seen many new, and some very plausible marketing ideas brought out. Some of these which were apparently successful in their trial with a small volume of fruit failed utterly when applied to conditions surrounding the marketing of large volumes. I know of none which is in larger operation to-day. There is always a return to the customary trade practices which considerable experience has proven sound. Only too often this return is not made without considerable loss to the individual growers who supported these plans as the long-sought solution to their problems.

"The latest recommendation of these unsound plans is a return to the old f.o.b. system of the sales with added suggestion of bringing to the State, apparently to bring markets and growers closer together. This, in the last

analysis, is a mere price-fixing scheme by buyers and not to the grower's advantage—on Florida fruit.

"An added disadvantage is found in the fact that it is just now recommended by operators who, while they have had some experience in the fruit industry, have as yet had absolutely no organization record of their own initiative. Efficient, well-operated organizations of this nature cannot be built overnight, even to handle volumes of fruit along established trade lines.

"This system of operation was an utter failure in California back as far as 1901. In fact, it ran the largest company of that State out of business in six months, piling up debts of many, many thousands of dollars against them. And that concern at least gave the grower some guarantee of a stable return on his fruit.

"I do not wish to appear too conservative in this matter, but I do believe that growers cannot afford to gamble their fruit on such marketing practices which have no evidence of success and much evidence of failure behind them.

"There is only one ready-made solution to the problem," concluded Dr. Ross. "The stabilization of the citrus industry rests entirely with the growers. They are the only people who can solve the problem. When they, as a body, support and place a distinct majority percentage of Florida fruit in one organization, stabilization, price increase, market domination and consequent enhanced values of grove properties will be the inevitable result. Only when this is done, and not before, will the industry be in a sound commercial condition. Among economists in Congress, in Federal administrative offices and outside of these, the opinion is almost unanimous that the relief of American agriculture, including Florida fruit, lies not in nostrums, but in intelligent coöperative marketing.

"How men of intelligence who for years have earned

their salaries arguing this fundamental truth, can expect to be considered consistent, and have an intelligent following by adding to the chaos already existing by creating another distributing agency upon a plan the history of which is written all over with failure and loss of money to everybody concerned, is beyond my comprehension. I still have faith in the ultimate intelligence of Florida growers and that they will adopt the plan of salvation which, ready-made, is within their reach, and so make it possible for the citrus fruit business of Florida to take its rightful place as Florida's chief industry."

Two generalizations can be set down concerning the Florida orange. The first is that it is the one agricultural product which is grown successfully in every county in the State; the second is that all Florida oranges are good oranges, juicier and better flavored than those produced anywhere else in America.

The orange of Florida has been developed from the wild orange, found growing almost everywhere in the State, which in turn had its origin in the oranges brought from Spain by the earliest Spanish settlers. Upon the stocks of these wild orange trees have been grafted every known variety of orange from all parts of the world, and many new varieties which have been produced in Florida by experimental hybridization or by accident.

The first broad classification of Florida's oranges is into satsumas, round oranges and tangerines. The satsuma, which is slightly flattened, like a tangerine, and is sometimes known as the "kid glove orange," grows in the frost belt of North and West Florida. Round oranges are grown in the central and southern parts of the State. Tangerines are grown generally in the same regions as the round oranges.

The principal varieties of round oranges grown in Florida are the Parson Brown, which is the earliest to come into the market, the Valencia, which is the latest,

the Pineapple, King, Lue Gim Gong, Washington Navel, Ruby, and Homosassa.

The Parson Brown orange is ripe by the twentieth of October and will remain on the trees until March. The Washington Navel orange ripens at the same time, but does not remain on the trees so long. This is the variety chiefly grown in California. The Homosassa follows, ripening around the twenty-fifth of November and remaining on the trees until the fifteenth of January. The Ruby, sometimes called the blood orange, is ripe in December and remains on the trees until March; it does not show the red color until the middle of February. The Pineapple orange is ready to pick early in December, and is picked through until March. The Lue Gim Gong and the Valencia are ripe in March and remain on the trees until June. From six to eight months elapse between the blossom and the ripening of the fruit.

A considerable furor was aroused in Florida a few years ago over a variety called the Temple orange. An accidental seedling of unknown pedigree developed into a tree which bore such a huge crop of oranges of unusual quality that the owner of this tree sold more than a million dollars' worth of cuttings from it to orange growers, some of whom set out plantations of hundreds of acres of the Temple orange. This orange has proved a commercial disappointment, however, for the curious reason that the trees are armed with such long, sharp thorns that it has been found almost impossible to employ pickers to harvest the crop. Hundreds of acres of splendid groves of Temple oranges have been cut down for this reason.

While the orange growing section of Florida extends up into the belt of occasional light frosts, reaching as far north as a line drawn across the state from St. Augustine to Cedar Keys, there has not been since 1895 a frost in this region of sufficient intensity to damage

the orange trees materially. Groves are planted by preference on hilltops, where the danger from frost is least, and the use of smoke pots and other frost-dispelling devices adopted in California has not been found necessary. The average yield of oranges is one and nine-tenths boxes to the tree, counting trees of all degrees of maturity from six to twenty years. A mature grove, however, can ordinarily be counted upon to yield 300 boxes to the acre of 64 trees, with proper cultivation and fertilization. Florida oranges are shipped in refrigerator cars, and are pre-cooled at one or another of a dozen pre-cooling stations centered through the citrus country. All of the varieties named except the King are good shippers; King oranges are not sold in any considerable quantities outside of the State but, like the Valencias, are highly prized for domestic consumption.

There are more or less material differences in the flavor and quality of oranges grown in different sections of the citrus belt. The Indian River oranges, from Merritt's Island and the mainland on the opposite side of the Indian River, have achieved an especially high reputation for quality. The efforts of the Florida Citrus Exchange and of the State Agricultural Department are exerted strongly toward improving the quality of all Florida oranges, through the introduction of better methods of cultivation, picking and packing.

The tangerine is a small, flattened orange, less juicy than the round orange, and with a thin skin which peels off readily without adhering. It begins to ripen about Thanksgiving, and is shipped during the following three months. Only one variety of tangerine, the Dancy, is generally grown in Florida.

The satsuma orange occupies a position of its own in the citrus field. In appearance it is much like a large tangerine. It grows in a limited area of North and West Florida and Southern Alabama, where the

proper combination of soil and climatic conditions are found.

The satsuma has been planted in practically every county of Florida, but has not been a successful commercial crop in the main citrus belt of the State. While good satsumas have been produced in South Florida, this variety does not grow as successfully in that section as do other citrus varieties. Therefore, it has little commercial importance in Central and South Florida, but in North and West Florida it is the leading citrus variety. The satsuma of this section is of excellent quality and colors better and earlier than that of South Florida.

The satsuma usually is ripe and has sufficient sugar content for shipping during October and November, before a large part of the round oranges of Central and South Florida are ripe. At this time there is a ready sale in many markets for the satsuma. However, in order to gain commercial importance, this fruit must be produced in sufficient quantities to justify car-lot shipments, although there is always a limited local demand for it and at a fair price.

When ripe the satsuma has a fine flavor and good texture, and is of a very fine quality. When well colored it is especially attractive. A demand has been created for it in southern cities, also in Chicago and surrounding markets, which up to the present have been only partially supplied.

The development of the satsuma orange has become active in the last two years in the country lying west of the Suwannee River. Indeed, so extensive have been the plantings of satsuma groves in this region that the whole section has adopted the name "Satsumaland" as its characteristic local appellation. The satsuma, introduced from Japan, and grafted upon the stock of a particular variety of wild orange, is the hardiest of all the citrus group. The heavy freeze in North Florida in the winter

of 1923 and 1924, while it spoiled the satsuma crop for that year, did not kill trees which had been properly cared for. Round orange trees are completely ruined by a killing frost; there is nothing left for the grower to do but to cut down his orchard and start afresh. The satsuma has demonstrated, in West Florida and Southern Alabama, that the worst damage frost can do is to destroy a single year's crop.

More than 2,000 acres have been planted with satsumas, but only 200 or 300 acres of the groves have as yet become commercially productive. It takes about five years for the satsuma tree to grow a crop worth consideration from a commercial point of view. In anticipation of the development of satsuma culture on a large scale the growers have already formed their coöperative marketing association, including more than 90 per cent of all grove owners, in order to avoid the difficulties and disappointments which the round orange growers of Florida have suffered through their failure to coöperate in shipping and marketing their fruit.

Six principal varieties of grapefruit are grown in Florida. They are the Duncan, McCarty, Marsh Seedless, Silver Cluster, Triumph and Walters. The grapefruit area is not precisely the same as the round orange district; it extends as far down the East Coast, but there are sections of the West Coast and southern inland Florida in which oranges are grown successfully but where grapefruit do not do so well. An exception, however, is Lee County where, in the district around Fort Myers, some of the finest and juiciest in Florida are grown.

The earliest grapefruit begin to ripen about the first of November and the latest around the first of February; the picking season lasts until June.

Distribution of grapefruit in the markets of the United States and Canada is more extensive than the distribution of Florida oranges, since there is no appreci-

able quantity of grapefruit for shipment anywhere else. California's production of grapefruit runs only about 500 carloads a year; Florida's shipments in the season of 1923-1924 were more than 23,000 cars.

There is no question of the economic importance of Florida's citrus crops, nor is there any room for doubt that the problems of shipping and distribution which are still unsolved will eventually be solved in a way to benefit the State and its growers, and to enlarge and extend the market for these products. The tendency in Florida in citrus culture is toward large groves under highly skilled professional management, either as individual enterprises or coöperatively managed for considerable groups of individual owners who do not make their homes on the land nor rely upon citrus productions for their principal income. In every part of the citrus district and in Satsumaland there are developments of this kind.

The procedure with most of them is similar. Purchasers pay an agreed-on price for a given number of acres, and the seller contracts to plant the land in citrus fruit, to tend, cultivate and care for the trees to maturity, all for a fixed sum, and thereafter to cultivate, harvest, ship and sell the fruit for the individual owner's account, for a given percentage of the sales receipts. This plan, when honestly promoted, adequately capitalized, and intelligently and competently managed, provides a satisfactory way for the investor of moderate means to obtain an income from the citrus groves of Florida. There are many such developments in which hundreds of individual owners, holding from five to twenty acres each, make only occasional visits to the property, which may run into thousands of acres, but receive annually checks representing the earnings of their plots, at a rate which is a highly satisfactory return on the investment. Some of the larger of these developments maintain hotels or clubhouses where the member-owners can spend their winter

vacations, in sight of their own orange or grapefruit groves. The questions with regard to developments of this kind which every individual investor must decide for himself or ascertain through independent inquiry are whether the land is worth the price at which it is offered, whether it is well adapted to citrus culture, whether the promoting and managing organization is qualified and competent and whether it is sufficiently capitalized to guarantee the performance of its contracts. Given an affirmative answer to those questions, there is no safer investment in Florida for the person of moderate means, who is satisfied with reasonable earnings upon his capital. Citrus culture and citrus property does not, however, hold promises of enormous and highly speculative profits, such as many of those who put their money into Florida property seem to think they are entitled to.

Thirteen thousand eight hundred and eighty-seven crates of lemons and 18 791 crates of limes make up the total shipments of these fruits from Florida in the last year for which statistics are available, and complete the list of the State's citrus products.

In this connection, however, consideration may be given to the other orchard and grove crops produced in Florida.

Chief among these are pecans. The pecan grows throughout the Southern states along the Gulf, and is sure of a firm commercial market at all times. All of North and West Florida is well adapted to pecan growing, and many pecan groves have been developed under a coöperative ownership in the same manner that the citrus groves have been developed. It takes longer for the pecan tree to come into full bearing than it does for the orange. There is no known limit to the productive life of the pecan tree; trees forty years old bearing profusely are not uncommon. The pecan tree is also a highly ornamental and useful shade tree, and in the sec-

Above—Swans on Lake Lucerne, Orlando. The original pair of these swans were given to Orlando by King Edward of England.

Above—The Beeman Mansion, Orlando.

Above—Rollins College Campus as seen from Lake Virginia, Winter Park.

Right—
A bungalow
at
Winter Park.

Above—
An airplane
view of
Fort Myers.

Left—
A Travelers
Palm,
Fort Myers.

Left—A stalk of bananas growing at Fort Myers. Twenty-eight thousand bunches were grown in Lee County in 1924.

Center—Date trees on a lawn, at Fort Myers.

Right—A street in Fort Myers, guarded by Royal Palms.

tions of Florida where it thrives it is widely used for yard planting. The commercial cultivation of the pecan, however, calls for at least as much attention and as high a degree of skill as does that of the orange. The frost hazard is eliminated, but there are tree diseases and pests which have to be continually guarded against, which is also true of the orange. The annual production of pecans in Florida is in the neighborhood of 200,000 bushels, with an average value, estimated by the State Department of Agriculture, of about $2.75 a bushel. The finer qualities of pecan nuts, however, are worth from fifty to sixty cents a pound at wholesale, and yields of from fifty to several hundred pounds per tree, depending on the age and size, are usual. There are many carefully tended pecan groves which yield on the average, year in and year out, better than $500 per acre; these are not owned and operated by amateurs, however. Neither in pecan growing nor in any other branch of agriculture have the magicians of Florida discovered an effective substitute for intelligent work. The would-be pecan planter who wishes to develop his own pecan grove is badly advised if he is led to believe that he can reap large profits without the expenditure of time, labor and money in order to get the profits. If he is unwilling to give personal attention and study to his trees and still desires to obtain an income from a pecan grove, his best way to do so is to buy land in a coöperative pecan-growing venture, first making absolutely certain that the project is honestly promoted, adequately financed and efficiently managed. But even though he has no desire to engage intensively in pecan culture, the settler anywhere in the regions of Florida where the pecan thrives best is losing something unless he plants a few pecan trees in his own yard, or around his premises somewhere. They are beautiful trees to look at, they yield a grateful and necessary shade and there is always some revenue from their annual yield of nuts.

The other tree crops of consequence in Florida are the guavas, mangoes, Japanese persimmons, avocadoes, pears, figs, bananas and peaches.

Pears and peaches are grown commercially in North and West Florida, something more than 7,000 barrels of pears and 85,000 barrels of peaches being the present annual yield. The guava, the mango and the Japanese persimmons and avocadoes are tropical or semi-tropical fruits, and are grown only in the southern parts of the peninsula.

For the avocado, commonly known in the North as the "alligator pear," a name of which Florida does not approve, there is a growing market throughout the United States. That this market will become larger as the avocado becomes better known is quite probable. The taste for avocadoes is a cultivated one, like that for olives. Like the olive, the avocado is extremely rich in oil and its use as a nutritious substitute for meat, as well as for salads, is increasing. Avocadoes grow throughout the semi-tropical sections of Florida, the largest developments being in the neighborhood of Miami and in Charlotte and Lee Counties, on the Gulf Coast. After some thirty years of experiment, means have been found of shipping ripe avocadoes, in iced containers, over very long distances without spoilage. Single avocadoes bring from seventy-five cents to a dollar apiece at retail in New York. Their cultivation successfully calls for rather highly specialized skill, which is amply recompensed, however, by the money return for success. About two million avocadoes are shipped annually from Florida, yielding the growers approximately $750,000. Avocado culture offers large opportunities to the horticulturist, and combines admirably with the cultivation of other tropical and semi-tropical fruits.

Until 1925 there was a considerable export of Florida avocadoes to California. The Pacific State, however, has

barred the Florida fruit by establishing a rule that no avocadoes sold there may contain less than eight per cent of oil. This is for the purpose of protecting the growers of California avocadoes, which are derived from Mexican and Central American sources have an extremely high oil content. The varieties chiefly grown in Florida are of West Indian origin and are low in oil content, hence more palatable.

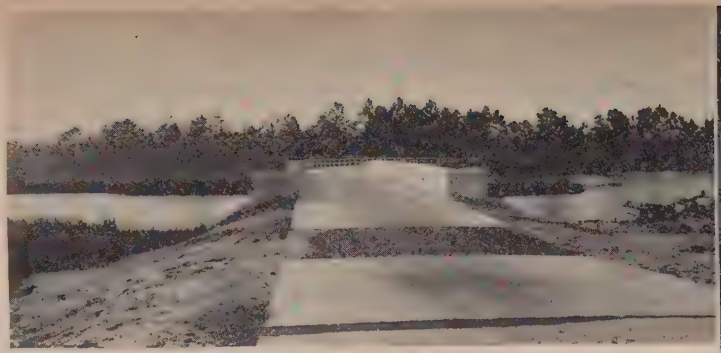
Mangoes, highly prized by those who have acquired the taste for them, are being grown in increasing quantity as the lands in the semi-tropical regions of the extreme southern part of Florida are made accessible for development. Between $100,000 and $125,000 a year is the present average value of the mango crop. The guava, also a semi-tropical fruit, is in larger demand for the manufacture of jelly. These and the Japanese persimmon have not yet reached the stage of major commercial importance in Florida's agricultural scheme of things. Fig cultivation is also sporadic, unorganized and to a considerable extent experimental, and the same is largely true of the banana, which can be grown successfully in Florida, beyond a doubt, with the question of whether it can ever compete successfully on a large scale with the highly-organized product of Central America and the West Indies still remaining to be answered. Most of the Florida-grown bananas are consumed within the State.

There is one tree crop of Florida, however, of which it can be stated definitely and emphatically that it thrives under all conditions of weather, is immune to frost and yields an amazing revenue. That is the blueberry. If it seems absurd to speak of the blueberry as a tree crop, set that down merely as another Florida phenomenon, for the appraisal of which there are no standards outside of the State. At Crestview, in Okaloosa County, in West Florida, there is a blueberry grove of thirteen acres

where the bushes are veritable trees, from ten to eighteen feet high.

This is the parent blueberry grove of Florida. William Sapp, its owner, finding the wild blueberries growing prolifically on the hillsides in the vicinity of Crestview, conceived the idea several years ago of transplanting the blueberry bushes, cultivating them and thus making the garnering of the blueberry crop easier. His experiment was immensely successful. Under cultivation, the bushes thrived amazingly. Not only did they become veritable trees, but the fruit itself grew to larger sizes than in the wild state. And, being a native product, the blueberry bushes proved immune to frost and to insect pests, requiring a minimum amount of attention. Three or four definite varieties of native blueberries have been recognized and developed by Mr. Sapp and other blueberry growers in West Florida who have followed his example. The largest and most popular is called the "Rabbit-eye" which grows to a size almost as large as the end of a man's thumb. Rabbit-eye blueberries and the other varieties find a ready market at thirty cents a quart, packed in crates for shipment and delivered at the railroad platform, where buyers from the northern and eastern markets purchase them for cash, and ship them in carloads. The cost of picking, sorting and packing is estimated at about five cents a quart; aside from interest and taxes on the land occupied by the trees, the other expenses of growing are trifling. The market is almost nation wide and the growing season, like that of other Florida products, is earlier than in the North, thus putting Florida blueberries into the markets of New York, Chicago and Boston weeks before the northern berries are ripe.

All through West Florida, blueberry groves of varying acreage have been established by the simple process of transplanting the wild blueberry bushes from the woods



A typical highway in West Florida.

A bend in the famous Suwannee River, near Live Oak, Suwannee County.

Spanish moss adds to the natural beauty in St. Andrews Bay, West Florida.

Colonial home of Alex. Smith, of Madison, built in 1860 of material hand made on the grounds. All scroll work was hand carved.

Picking Satsuma oranges in West Florida.

Bright leaf cigarette tobacco in Suwannee County.

A dairy herd in Jefferson County, near Monticello.

Sand pears grow well in West Florida.

Corn grows high in West Florida.

to the fields. Nearly 12,000 blueberry trees thus brought under cultivation were enumerated in the State agricultural census of 1924.

Nor can we dismiss consideration of the tree crops of Florida without a word about rubber. Much has been said and written, some of it highly imaginative, and all somewhat speculative, about rubber as a potential Florida crop. It can be set down as a fact that not a pound of commercial rubber has ever been produced in Florida. That is not to say, however, that rubber may not become an extremely important item in Florida's agricultural statistics in years to come. The hope that in the southern end of the Florida peninsula may be found the solution of the growing problem of where to obtain the necessary rubber to supply the increasing demand for automobile tires is based upon the fact that Henry Ford and Harvey S. Firestone have for several years been sponsoring experiments with rubber cultivation around the town of Labelle, in Hendry County, midway between Fort Myers and Moore Haven on Lake Okeechobee. To Mr. Ford's holdings of about 18,000 acres of this Everglades land, Mr. Firestone has added some larger tracts, on which various species of the rubber plant have been set out, and the experience of the British rubber planters of Ceylon has been drawn upon in the effort to determine whether or not, under the existing conditions of soil, climate and cost of labor, rubber can be grown in Florida to compete either with the plantation rubber of Ceylon or with the wild rubber of Brazil, West Africa and the East Indies. No statement of any kind to indicate that the problem has been successfully solved or that it is apparently in the way of being successfully solved has been authorized by the men who have sponsored these experiments. It is probable, in the belief of experts, that rubber can be successfully grown in these regions; it is problematical, according to the same ex-

perts, whether it can be produced commercially at a cost which will make it a competitor in the world rubber market. It is, for that matter, a debatable question whether plantation rubber, even under the cheap labor conditions existing in Ceylon, can permanently compete with wild rubber. It has seemed to the authors that these facts about rubber culture in Florida should be set down plainly, in view of some irresponsible and over-optimistic statements, based mainly on hope, which have been put forth in the effort to sell so-called "rubber lands" in South Florida. If the Ford-Firestone experiments prove successful, that fact will not long remain a secret, but until that time, investments in Florida based upon the expectation of revenue from rubber cultivation are hardly to be recommended.

One of the most interesting of Florida's tree products is the papaya. This is a fruit having the appearance of a small, elongated melon about five or six inches in length when mature. It grows in clusters at the top of a tall, slender tree, sometimes thirty feet or so above the ground. The papaya tree is quite an ornamental object, as its slender trunk sends off no branches except at the very tip, and it adds to the tropical effect of the scenery wherever it is found. The fruit of the papaya is highly prized as a breakfast dish, not only because of its pleasant flavor but because of its decidedly medicinal qualities. It is from the pulp of this fruit that the digestive tonic known as "papayans" is extracted by chemists, and among residents in Florida it is held that one who eats half a papaya for breakfast every morning never suffers from any sort of digestive troubles. The name of this fruit is corrupted in everyday use to "pawpaw." It does not in the least resemble the true pawpaw of the Ohio River Valley, but is distinctly a tropical plant.

Another tree crop which is gaining headway in Florida

is the Tung nut, of Chinese origin, yielding an oil highly valued in the manufacture of fine paints and varnishes. There are about 1,200 acres in the vicinity of Gainesville planted to Tung trees, averaging 116 trees to the acre. At present more than $15,000,000 a year of Tung oil is imported from China, and there is much complaint among paint-makers regarding the impurity and inequality of the oil as received. The Gainesville groves have demonstrated that a net return of a dollar a year per tree is the minimum to be expected, and the crop requires less care, cultivation and labor than any of the other tree crops. Harvesting is simplified by the fact that the nuts drop from the trees when ripe and may be left lying where they fall for weeks without impairing the quantity or quality of the oil product.

While not strictly a tree crop, the pineapple, a perennial plant, must not be overlooked in considering Florida's fruit products. The pineapple is distinctly a semi-tropical fruit, and is grown commercially in two rather limited areas, the oldest of these two pineapple belts being a narrow section of high land about twenty-five miles long fronting on the Indian River, and extending from Fort Pierce, in St. Lucie County to Stuart, in Martin County. The other pineapple region extends from Punta Gorda, in Charlotte County, to Fort Myers, in Lee County. Experimental and small-scale production of pineapples is carried on in a few other parts of southern Florida. Pineapples have been grown in Florida since 1860 and by 1909 the annual shipments had reached a million boxes. Then the crop was attacked by a parasite which all but ruined the Florida pineapple plantations. Several years were spent by agricultural experimenters in discovering how to control and combat this pest, and since 1917 the shipments have increased again until now they run from 300 to 400 carloads a year. It costs about $900 an acre above the cost of the land to bring

a pineapple grove into bearing, which takes two years. Then a yield of from 225 to 250 crates a year per acre is the average, with a net profit of from two dollars and fifty cents to five dollars per crate to the grower. Florida pineapple growers, in view of the competition of Cuba, Porto Rico and California have of late years been concentrating their attention on higher quality and earlier shipments and those who have given the most intelligent attention to their groves are earning large returns.

CHAPTER VII

FLORIDA'S CATTLE, DAIRY AND POULTRY FARMS

IT comes as a surprise, even to most Floridians of the present day, to learn that Florida is a beef cattle country. It is even more amazing to those who think of the cattle industry on a large scale as something pertaining exclusively to the "great open spaces" of the West, to learn that in Florida there are huge areas of open range over which herds of as many as 25,000 head of beef cattle roam, herded by cowboys having all the essential attributes of the cowboy of fiction—sombreros, "six-guns," and the ability to roll a cigarette with one hand—everything except the lariat. Instead of lasso, the Florida cowboy is an expert in the use of the long-lashed stock whip, made famous and familiar to movie audiences by Douglas Fairbanks in his recent picture, "Don Q." Here, as elsewhere in Florida, the Spanish influence is observable, for the whip which Australian stockmen have adopted as their own originated with the *viqueros*, or Spanish cowboys, of Central and South America, and the Florida herds date back to the early days of Spanish colonization. There are large herds in almost every part of the State, the only evidence of them which the casual tourist sees being the stray groups crossing the highways or along the roadside, and making caution on the part of the motorist more than ordinarily necessary, for the cattle barons of Florida are still powerful enough to have prevented in the Legislative session of 1925, the enactment of a State-wide fencing law. The best that the advocates of a

statute prohibiting live-stock owners from letting their cattle and hogs roam at large were able to obtain was a permissive law, authorizing counties to enact fencing ordinances. The result of this domination of the situation by the cattle men of Florida is that the traveller who detours from the main travelled roads finds himself in towns, even county seats, where bulls, steers and cows roam without restriction through the streets; in Mayo, the county seat of Lafayette County, stray flocks of a dozen or more may be seen grazing upon the Court House lawn. The beef herds are found all the way from the extreme western part of West Florida to the Okeechobee country.

There is a herd of 3,000 head or more at Chipley, in Washington County, West Florida; in the Old Town Hammock, bordering the Suwannee River in Dixie County, is a herd of from 10,000 to 15,000. The King herd, ranging in De Soto County, near Arcadia, and owned by Lykes Bros. of Tampa, averages 23,000 head of cattle; the Koons herd at Punta Gorda is nearly as large.

The largest ranch in Florida is the Horse-Shoe Ranch in Polk, Highland and Okeechobee Counties, centering at Kicco, which covers a territory of approximately fifteen by thirty miles in extent, with about 25,000 head of cattle.

Native Florida cattle are descendants of the same Spanish strain from which the Texas longhorns originated. Other breeds have been mingled with this strain in many sections, and the stock has been improved in recent years by the introduction of Brahma bulls, the sacred cattle of India, which, crossed with the native stock, produces heavy calves of fair beef quality and fairly immune to the Texas fever, which is prevalent throughout Florida except in certain counties and districts which have been rendered free from the cattle tick,

the insect whose bite transmits this cattle disease from one animal to another.

There is a considerable export of beef and of live cattle to Cuba, through the port of Tampa, where packing houses for the slaughtering of native beef are operated. There is also a considerable export from Florida of cattle for breeding purposes to Texas. Nearly 80 per cent of the native beef, however, is consumed locally in Florida.

There is no great, annual migration of the beef herds of Florida, as there is of those of the Far West, since the soil and climate of Florida provide year-round pasturage everywhere.

Three principal varieties of grass for pasturage grow freely throughout Florida. These are the carpet grass, Bermuda grass and the so-called wire grass which, when young, is eagerly eaten by the cattle. As the wire grass matures, it becomes hard and inedible, so the custom has become prevalent among cattlemen of setting fire to the pasturage, to burn off the dry wire grass, which springs up again from the roots, which are uninjured by the fire. The great drawback to this practice is that the fire completely destroys the roots of the carpet grass and Bermuda grass, and efforts are constantly being made by the State agricultural authorities to extend the planting of these last two named grasses and to put an end to the wasteful practice of burning off the wire grass, which grows throughout the pine forests, where the cattle largely pasture. In any less well-watered region the danger of forest fires would be so great that the burning over of the pasturage could not be even contemplated; the Florida pines, however, as has been pointed out in another chapter, have an amazing fire resistant quality and are not materially damaged, if at all, by the burning cattle stray from the ranges to the roadsides is found in the fact that the shoulders or embankments along the

off of the grass beneath and around them. The reason sides of the paved sections of the State roads are planted to carpet grass and Bermuda grass, to prevent soil erosion, and the cattle prefer these grasses even to the tender shoots of the young wire grass.

Almost all of the corn grown in Florida, more than six million bushels a year, is used for fattening Florida livestock. The beef herds of the State totalled 577,372 head at the last agricultural census, of which 33,000 head were slaughtered in that year for domestic uses, and 13,861 head were shipped alive.

There is no question that Florida, with the cattle tick and the Texas fever eliminated, as they are certain to be sooner or later, can become a great beef-producing and cattle-shipping state, feeding not only its own increasing population, but supplying beef to all of the Southeastern United States. At present the supply of native beef is unequal to the year-round demand, and the large western packing houses, with depots in the principal centers, are relied upon to insure the necessary supply of beef and other meats.

Before leaving the subject of Florida's beef herds, it is of interest to note that among the Florida cowboys who have since become famous there must be enumerated the Honorable John W. Weeks, former senator from Massachusetts and Secretary of War in the cabinets of Presidents Harding and Coolidge until October, 1925. Honorable H. J. Drane, Representative in Congress from the first district of Florida, told a group of friends the story not long ago.

"One day in Washington last winter," he said, "I was asked to call upon the Secretary of War. I could not think of any reason why he should ask me to visit him, but when I met him I found that he wanted to talk to me about Southern Florida, where he had spent an interesting period of his young manhood. It developed in our

Sweet Potatoes are a wonderful producer in Walton County.

A country home on St. Andrews Bay, in West Florida.

Dairy cattle graze peacefully in Walton County.

An eighteen months old vineyard in West Florida.

Above—The Springs Bayou,
Tarpon Springs,
one mile from Gulf of Mexico.

Above—An afternoons
catch of Tarpon, at
Clearwater.

Above—
Royal Palms
on
Sneeds Island,
near Palmetto.

A beautiful home at Safety Harbor.

conversation that he had been a resident of Orlando at about the same time when I settled where Lakeland is now, back in the early eighties. He engaged in practice as a civil engineer, but found clients so few and far between that he went to Bartow and got a job with the late Jacob Summerlin, one of the pioneer cattle kings of Florida, as a cowboy and rider of the range. Mr. Weeks expressed himself as having a very warm spot in his heart for the state in which he had had so many trials while struggling to find his place in the world."

Naturally, with increasing population and a growing demand for land for settlement, and the inevitable fencing of the open range, beef cattle production in Florida will tend to become more definitely localized, and the disappearance of the present large herds is only a matter of time. But with the beef herds diminished in volume, and the extension of quarantine measures to eliminate the tick and the Texas fever, dairy farming in Florida will increase very rapidly.

The demand for dairy products—milk, butter and cheese—in Florida to-day, especially when the State's population is doubled by the presence of winter tourists, is far in advance of the State's production. There are many splendid dairy farms in the State, some of them equal in size, modernity of equipment and methods, and quality of the milk produced to the very finest dairy farms of New York or Wisconsin, the great dairying states of the North.

In 1924, the State agricultural census showed 42,545 head of dairy cattle, with a production of 15,251,143 gallons of milk, valued at $6,686,634, and 890,372 pounds of butter, worth $403,176. New dairy farms are being established in the vicinity of all the large cities and tourist centers. The five southeastern counties of Florida—Martin, Palm Beach, Droward, Dade and Monroe—have officially been pronounced tick-free by the

State veterinary inspectors, and dairy farming can be carried on anywhere in those counties without fear of the cattle becoming infected with the Texas fever, which is usually fatal to dairy stock. Marion County, of which Ocala is the county seat, was the first county to take advantage of the new State fencing law and to undertake, by local ordinance and county quarantine against tick-infested cattle, to render itself immune from the Texas fever. Elsewhere in the State, quarantine districts have been set up by individuals or groups and, with proper precautions against the tick, there is no obstacle to successful dairy farming anywhere in the State.

One of the most successful small dairy farms in Florida is at Quincy, in Gadsden County, where F. P. Haviland, a veteran dairy farmer from St. Charles, Ill., in the heart of the famous Elgin creamery district, has for thirteen years been breeding pure-bred dairy stock and producing milk and butter of the highest quality. Mr. Haviland's dairy herd numbers about forty head, and he is one of the most enthusiastic of Florida's boosters, in the light of his thirteen years' experience. Dairy farming in Florida is not only much easier than it is in the North, but more profitable, according to Mr. Haviland.

The largest dairy farm in Florida is owned and operated by Dr. J. G. DuPuis at Lemon City, near Miami. Dr. DuPuis, a practicing physician of Miami, several years ago found it impossible to obtain an adequate supply of pure milk for the use of infants and invalids and, having some knowledge of dairy farming, he purchased a tract of land several miles from the city and established a dairy herd there. To-day, his dairy farm covers 2,000 acres, on which he grows all of the feed for more than 700 head of dairy cattle, about equally divided as to breeds between Guernseys, Holsteins and Dutch Belteds. All of his stock is pure bred, and one of his Dutch Belted cows is the world's champion of that breed. Milk from

this dairy is produced under ideal conditions of sanitation and cleanliness, and is of the quality known in the North as "Walker-Gordon grade." Another very high-grade dairy, supplying the city of Jacksonville, is that of the Duval Farms Co. There is a considerable development of dairy farming going on in Pasco County, around Dade City, to supply the growing demand for dairy products in Tampa and St. Petersburg. There are hundreds of small dairy farms all over the State but, as has been said, the supply of dairy products is vastly inadequate to meet the increasing demand.

Hogs occupy an important place in Florida's economic scheme of things. Without counting the wild razorbacks, which roam around the State as freely as do the range cattle and will continue to do so until every county has adopted a fencing law, there were 454,430 head of hogs enumerated in the last State agricultural census. Pork is a staple article of diet for the native Florida farmer and the negro population of the State. A large proportion of the State's annual corn crop is devoted to the fattening of hogs and a still larger proportion of the annual yield of peanuts, which are regarded as superior to corn for making pork and yield a much larger money return to the grower when marketed in the form of pork than they do when sold as peanuts.

Swine in Florida are said to be not especially susceptible to any diseases to which they are not equally susceptible anywhere else. The recent discovery that the turkey buzzard, the vulture of the Southern United States, is a carrier of the hog cholera germ, has led Florida to enact a statute establishing a twelve months open season for the killing of buzzards. This is an exact reversal of the attitude heretofore taken toward this bird, which has been protected in the South on the theory that its function as a scavenger was a useful one.

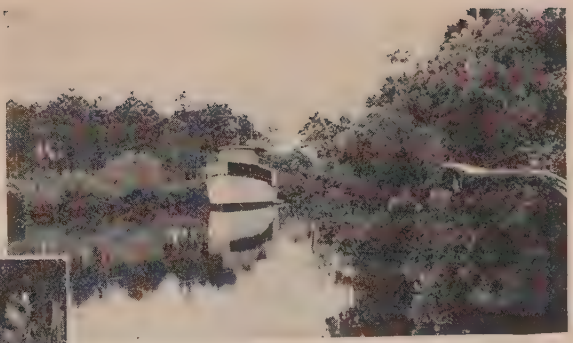
Poultry-raising, like dairying, is rapidly coming into

major importance in Florida, and it is anticipated that with the multiplication of cold storage plants, to enable poultry men to carry over their eggs and dressed poultry to meet market requirements, poultry farming will become one of the very important phases of Florida agriculture. As with dairy products, the demand, especially in the tourist season, for eggs and poultry, is enormously greater than the local supply.

One of the finest poultry farms in Florida is that of Mr. and Mrs. Edwin F. Stanton, at DeFuniak Springs, in Walton County, West Florida. The Stantons came to Florida five years ago from Missouri where Mr. Stanton had been engaged in agricultural educational work, and have built their poultry farm into one of the finest in the world. They breed none but pure-bred white leghorns, and their experience is that they can obtain a gross revenue of five dollars to six dollars a year per hen, at a cost of approximately $2.50 per hen per year.

"I find that poultry does at least as well in Florida as anywhere else, and better in many sections of the State, in the hands of poultry experts," Mr. Stanton says. "I do not attempt to raise all of my own feed, as I believe it is more economical not to try to do so. But one great advantage of Florida to the poultry raiser is that he can supply his birds with green food the year around, and the scratch feed which has to be purchased costs no more, at least in my experience, than it does almost anywhere else. Another great advantage which the Florida poultryman has is the closeness of high-priced markets for eggs. In time, it is fair to assume, there will be many more eggs produced in Florida and the demand may grow less in proportion to supply; on the other hand, however, the population of Florida is increasing rapidly, and the cities and towns have an increasing number of winter residents every season, so that it may be a very long time before the supply of eggs and poultry produced in

Right—
A boat scene
on
Manatu river,
near Bradenton.



Left—Tropical scenes on Manatu river,
Manatu County.

Above—The residence of J. C. Brown,
Sarasota, Fla.

Along Palmetto's beautiful waterfront.

Landing a twelve pound
black bass near Clearwater.

Mira Mar Park and Hotel, Sarasota.

Above—Americans and Canadians enjoying lawn bowling in mid-winter at Clearwater.

Above—Riding a surf board in Clearwater Bay.

Cutting lettuce on January 14th.

Florida is equal to Florida's demand. I believe that the State offers the best opportunity to be found anywhere in the world, for the man who knows poultry to put himself upon an independent basis."

There are several hundred extensive poultry farms comparable with that of the Stantons all over Florida from Pensacola to Miami and beyond. Near Pensacola, some California men are developing a colony of poultry growers, who are moving to Florida from Petaluma, California, the present center of the White Leghorn poultry industry. Near Jacksonville, St. Augustine, Daytona Beach, Palm Beach, Miami, Tampa, Orlando and Gainesville, there are large poultry farms, but in each of these centers there is a demand for eggs and chickens which necessitates the constant importation of poultry products from the North and West.

According to the latest available statistics, in fact, the annual production of eggs in Florida is less than a dozen a year for each permanent resident of the state—less than half a dozen annually for the population in the winter season. All of the poultry farms in Florida, including every little dooryard flock, together produced, in 1924, only 12,238,540 eggs.

The largest poultry farm in Florida is that of Irwin and Sons, at Callahan, in Nassau County, a few miles northwest of Jacksonville, where more than 15,000 fowls are kept. The opportunities in poultry farming in Florida are stated by Earl W. Brown, President of the American Poultry Association of Florida, as follows:

"Two of the main objections set forth by other sections of the country against Florida are small egg yield and slow development and small size of birds. This is purely mythical, for the Irwins, at Pine Breeze Farm, have established a flock of several thousands and their egg yield per bird is the greatest I have ever heard of. And as to size, I have in my own yards a Brahma cockerel eleven

months old, weighing 13½ pounds, being 1½ pounds over standard weight for a cock bird and 2½ pounds heavier than the average American turkey. These cases I have cited are not isolated cases, but the regular thing. Why I have quoted these in particular is because I have actual records and facts to back them up.

"This is as things exist. What may be the case when state-wide coöperative associations are organized for the marketing of poultry and eggs and the by-products of manure, feathers, etc., along the general lines of an organization such as the Florida Citrus Exchange?

"Perhaps the case of Volusia County will give us some inkling of this, for in this county, early in 1922, a co-operative poultry association was formed. They resolved that they should market three times a week their clean, infertile eggs of uniform size, shape and color, fully up to the standard of twenty-four ounces to the dozen. Soon these eggs were in demand at a price four cents a dozen over the market quotations, and the so-called fresh Tennessee eggs and the cold storage eggs of doubtful origin and more doubtful age went begging at any price, astounding the county agricultural enumerator upon taking the county's agricultural enumeration, to learn that in twelve months the value of Volusia's poultry had increased over 400 per cent. Apply this to the State and behold one of Florida's greatest money crops. A crop salable at home, not entirely upon the fluctuations of a fickle market, a standard food commodity, in every sense a necessity and in no wise a luxury.

"Poultry need not be specialized into the exclusion of other lines of agriculture. Any fruit grower, trucker or farmer of the back country can provide a better table for his family and a source of pin money for his wife by maintaining a small flock of standard bred poultry.

"Mongrel fowls should never be considered, as they are poor producers as compared to standard breeds and

as breeding birds and producers of hatching eggs have no value whatever and never can the owner take the pride in mongrels that a fine flock of standard breed inspires.

"Some time ago I visited a large Florida plantation where one of the projects was an 80-acre orange grove. Throughout the grove were spots of about two acres each in which the trees were thriftier, much larger in size and bearing more fruit than the remainder of the grove. Upon mentioning this fact to the estate manager, he accounted for it by stating that in the center of these spots, negro field hands' cabins were located and each family had a flock of hens that foraged in these spots, providing nitrogen that caused the thrifty growth, and he stated further that he believed it was a great advantage to any fruit grove to have poultry ranging through it.

"Poultry is not confined to chickens. Ducks and geese are very profitable everywhere water and green feed are plentiful and, Florida being the native habitat of the turkey, large domestic flocks of this variety do well where ample range is available.

"To the investor with but small capital and the necessity of immediate revenue from the investment, poultry is the answer, for the reason that any well-drained land in Florida is suitable for poultry and desirable poultry farm locations can be bought at a mere fraction of the cost of fruit and vegetable lands. If he cares for his birds as he should, his income begins immediately and two weeks after his flock is received he should have eggs to market. While getting established he will have much spare time which can be profitably expended in producing a crop of home-grown feed, such as kaffir corn, feterita, millet, etc. During the past eight years of my office as president of the American Poultry Association of Florida, I have been honored by visits from America's leading poultry authorities, including Rob. Slocum, chief poultry husbandman, United States Department of Agri-

culture, Washington, D. C.; Thomas F. Rigg, President American Poultry Association; Lincoln C. Orr, manager of the Madison Square Garden Poultry chow and well-known poultry author, and others. All have readily grasped Florida's advantages as a poultry breeding section and many are the poultry breeders now located in Florida who have come here upon the recommendation of such eminent authority as these gentlemen.

"The Florida poultry shows bring gasps of amazement to the mouths of the well-known judges who journey here from America's poultry centers to place the awards at these shows, for little did they dream when accepting the engagement that such quantity, high quality and great variety of standard breed poultry would confront them upon their arrival as is produced by Florida breeders and exhibited at these shows."

CHAPTER VIII

THE BONANZA CROPS OF FLORIDA

SO far we have been discussing Florida's agricultural resources and potentialities in terms of the long pull over a series of years. It takes time and plenty of it to develop a citrus grove or a dairy farm, it takes patience and a genuine love for the soil to be content with the moderate returns from general and diversified farming, the production of the staple crops, even though the average yield per acre of all these is greater in volume and in money value from Florida land than from the soil of any other state. Big money and quick returns, however, are the rewards of the Florida grower of garden truck. It is in this branch of agriculture that the visitor hears of enormous profits quickly reaped, tales which, when investigated, prove to be true, although almost incredible.

Sums of money which the majority of people would regard as a fortune, garnered in cash in a few months' time from a few acres of land, have been realized so generally and so widely throughout the State that it is no longer a marvel to Floridians to hear of persons taking from $10,000 to $30,000 in a single season from five or six acres of land.

The bonanza crops of Florida are the green vegetables grown in the winter when the northern fields are frozen, and shipped to the northern markets when the people of the cold countries are willing to pay almost any price for fresh green stuff to eat.

Tomatoes head the list of these bonanza crops, with

2,500,000 crates, worth four million dollars, shipped annually; string beans come next, more than two million dollars' worth of them a year; a million and a quarter dollars' worth of cabbage; three-quarters of a million dollars' worth of peppers, lettuce, celery, peas—two or three hundred thousand dollars' worth of each a year; beets, egg-plant, romaine, lima beans—these are the quick money crops of Florida, from which thousands have become rich or are getting rich, and for which the northern demand shows no sign of slackening nor, as the population of northern cities increases, and that of the northern countryside diminishes, is there any sound reason for anticipating over-production, even though the present output of green stuffs in Florida should be multiplied many times. Some interesting statistics bearing on this point, compiled by Mr. Howard Sharp, Editor and Publisher of the *Everglades News*, show that the highest prices obtained in the New York market for Florida tomatoes and beans in the first six months of 1925 were on the days when the largest number of carloads of those products reached New York from Florida. In other words, the present demand for out-of-season green produce is so far from being satisfied that the consuming public in the great cities of the North absorbs eagerly all that is offered and would take many times more at top prices were the supply available.

Florida tomato growing at present centers in three distinct sections of the State; in Marion County, with Ocala as the shipping center; in the West Coast country south of Tampa Bay, Manatee and Sarasota Counties, and in the Southern East Coast and Everglades region, all the way from Boynton to Florida City, with Okeechobee as an important shipping point. The average yield for the whole state is computed at about 160 crates to the acre, although in the more favorable sections the average runs as high as 250 crates to the acre. The

shipping season begins in the middle of December and runs to the latter part of June, most of the crop being shipped before the end of May. Two dollars or more net profit per crate is about what the Florida tomato grower figures on and gets, based on a wholesale price in New York of from four dollars to eight dollars a crate.

Green beans, both string beans and the stringless varieties, are grown over a wider range of territory than are tomatoes. There is important bean production in Alachua County, around Gainesville, in the central part of the State; in the adjoining counties of Marion and Sumter; in Hillsborough County, on the West Coast and in Broward and Palm Beach Counties on the southern East Coast. The unit of measurement is the hamper of one bushel, and shipments are made throughout the year, although the heaviest shipments are from December to May. Recently considerable attention has been paid in West Florida to the production of beans for early fall shipment, with great success. Yields as high as 297 hampers to the acre are recorded, 200 hampers is not uncommon and the average yield for the entire state over a five-year period is 113 hampers of beans to the acre. Net profits on tracts up to ten acres in size frequently run above $300 to the acre, the average profit, after deducting all expenses to the grower, being around $175 per hamper. This figure, however, is often exceeded. On a single acre near Canal Point, in Palm Beach County, W. F. Buchanan took off 340 hampers of beans, for which he obtained $5.50 a hamper, with a growing and packing cost of less than one dollar per hamper, or almost $1,400 profit from beans alone on a single acre. And beans by no means represent the entire income from any piece of land upon which they are grown, for it takes only eight to ten weeks from seed-time to harvest and beans are usually followed by tomatoes or some other crop, or,

as in West Florida, are planted to follow tobacco. Seven to eight dollars a hamper is frequently received for beans at the height of the season.

Cabbages are another extremely profitable crop, growing throughout central and southern Florida, from Sumter County to Palm Beach County and below, rapidly and prolifically. Cabbage with a spread of leaves as large as an ordinary washtub and heads that would fill a half-bushel measure are not uncommon in the rich Everglades soil of Palm Beach and the adjoining counties. From five to ten tons of cabbage to the acre can be grown and shipped in a period of from one hundred to one hundred and fifty days, the shipping season beginning in January and continuing through April.

Peppers are grown commercially in the southern part of Florida, south of a line drawn from Tampa across the State through Sanford. In the Fort Myers, Manatee and Arcadia sections, and in the southeastern counties of Broward and Palm Beach, as high as 300 crates to the acre have been grown, with an average around 200 crates. The cost to the producer is estimated at approximately 50 cents a crate, while net returns, after deducting freight and commissions, run from $2 a crate up.

There are two principal lettuce centers in Florida; Sanford in Seminole County, and Bradenton in Manatee County, on the Gulf coast. Lettuce is especially profitable because it is a quick-maturing crop, requiring only about three months from seed to shipment, while the yield on land best adapted to lettuce growing runs from 600 to 700 crates to the acre, often returning a net profit to the grower of from $1.50 to $2 a crate, and leaving his land free for other crops for nine months of the year. The lettuce shipping season from Florida begins around Thanksgiving and continues through to the end of March, and in the Sanford district a second crop of lettuce is frequently grown on the same land. This is one com-

modity of which the northern markets never have enough, and many northern truck growers go to Florida in the winter and grow lettuce for the same markets which they supply from their northern farms during the summer.

In celery production Florida leads the United States, California ranking second and New York third. The celery industry centers, like the lettuce, at Bradenton and Sanford, with most of the acreage in the Sanford district. Celery is an expensive crop to produce, the best grades of seed costing as high as $35 a pound, while fertilization, irrigation and cultivation require careful attention. The yield of Florida celery, however, averages from 650 to 750 crates an acre, double that of California, and justifies an expense of from $400 to $600 an acre. In some sections, where the rich vegetable mold of old waterways and lakes is accessible, enormous profits are realized by celery growers as a reward for the six months of work which it requires to produce this crop. From a single tract of five acres near Sebring, in the southern central part of Florida, a gross return of $30,000 was obtained by the grower in 1925. Instances are not uncommon of net profits of from $1,000 to $1,500 per acre from celery, which must be counted among the most valuable of all of Florida's bonanza crops. Florida celery is shipped from New Years to midsummer, and commands the top prices in the northern markets.

As this is not an agricultural treatise, it is hardly necessary to go further into details with regard to specific crops. Very full and complete information and advice can be obtained regarding the prospects for truck farming in any particular part of Florida or with respect to any particular crop, from the Florida State Commissioner of Agriculture at Tallahassee, from the Agricultural Department of the State University at Gainesville, from the County Agricultural Agents coöperating with the University and the United States Department of Agri-

culture, of whom there is one at the county seat of every agricultural county, or from local Chambers of Commerce.

In general, it may be said that five acres is regarded in Florida as about the amount of land which one man can take care of for truck farming, and that the grower unfamiliar with Florida conditions would be well advised not to undertake to put more than that amount of land under cultivation during his first season. And it can be stated as another generalization that under intelligent cultivation and good business management, the Florida truck grower can count upon an annual net money return of from $1,000 a year per acre up, without counting the potential value of his growing groves or other perennial crops.

Similar returns are also obtained in the production of crops of the melon varieties, such as watermelons, cantaloupes, cucumbers and squash. Florida shipped 4,300 carloads of watermelons in 1924. These were grown mostly in northern and northwest Florida, reaching northern markets ahead of the melons from any other Atlantic states. Monticello, in Jefferson County, is the principal source of watermelon seed for the entire world, hundreds of acres of melons being grown in that vicinity solely for seed. Cucumbers grow chiefly farther south, and shipments run from November to June. Cantaloupes from Florida also strike the northern markets early and bring good prices. More than 80,000 crates were shipped from Florida in 1924.

Strawberry culture, the chief center of which is Plant City, is another bonanza crop.

An interesting crop which has been grown for several years on an experimental scale at Interlachen, in Putnam County, and which is now being developed commercially, is the cassava, a root crop originating in the West Indies, which is said to have great possibilities as a cattle food, as well as for human consumption. Florida lends itself

to crop experimentation because of its climate and ample water supply; it is, in effect, an outdoor greenhouse in which the inquisitive horticulturist can perform his experiments without the necessity of enclosing them with glass.

One of the most interesting uses to which the fertile soil and bountiful sunshine of Florida is being put is in the growth of flowers for the manufacture of perfumery and essential oils. On the shore of Lake David, south of Groveland, there has been established the largest flower garden in the world. An entire section of land, a mile square, six hundred and forty acres in all, has been set apart for this purpose, and about one-third of the tract had been put under intensive cultivation by the end of 1925. English violets, French and Japanese lilies, Algerian geraniums, orchids, nearly one hundred varieties of roses and many other fragrant flowers are grown here, while contracts have been made for the blossoms from more than four thousand acres of orange, grapefruit, lime and lemon trees, for the purpose of converting them into essential oils for perfumes.

This enterprise is the result of research and experiments which demonstrated that every flower which can be grown in the North under glass could be grown in the open air successfully in this part of Florida. Heretofore the perfumers of America have relied upon Europe and the Orient for the essential oils on which their perfumes are based. The process used for extracting the odor from the flowers is almost entirely mechanical; the industry has been organized in such a way that one man can perform the same labor which in similar industries in the Orient requires seventy-two men. The medium whereby the odors are extracted is kaolin, a white clay which is found in many places in Florida and a bed of which underlies part of these Groveland flower gardens. It is mined by pumping it from the ground. The flowers are

placed in rather tight cabinets, each holding two bushels of a particular kind of blossom, and into these cabinets there is also placed a kaolin composition. The cabinets are sealed, artificial humidity is introduced, and at the end of twenty-four hours the cabinets are opened. The scent of the blossoms has been completely absorbed by the kaolin which is subjected to an alcoholic bath. The alcohol takes the odor in turn from the kaolin and requires very little further treatment to be ready for the perfume market. Besides converting blossoms into perfumes, the Groveland gardens produce Easter lilies, sold and shipped in pots to the florists of the North, and other hothouse flowers.

A highly important phase of Florida's agricultural activity is the growing of nursery stock, both for the planting of citrus and pecan groves, etc., and for transplantation to lawns, gardens and suburban developments for beautification. There are several very large nursery stock concerns operating in the State and a hundred or more smaller ones, growing palms, flowering shrubs and vines, ornamental trees and plants of every kind that can be adapted to the use of the landscape architect. Large profits are earned even by comparatively small nursery developments in competent hands. One instance recited to the authors is of a young man who started in the nursery business with less than $1,000 capital and in two years sold his business for $75,000. With the building of homes, the development of new residential communities and the rivalry among the cities of Florida for the beautification of their streets and parks, the demand for nursery stock of the ornamental kinds is so far ahead of the supply that some large developers have been compelled, in order to insure obtaining the necessary trees and shrubbery for transplantation, to buy the entire business of a large nursery establishment. More than ten million young orange and grapefruit trees were reported

as nursery stock in the last agricultural census of the State.

In some sections of the State, the growing of ferns alone has assumed almost the proportions of a field crop. Ferns of the varieties which, in the North, can be grown only under glass, are grown out of doors in Florida. One fernery near DeLand has something like forty acres planted to ferns which are shipped to florists in every part of the United States.

CHAPTER IX

FLORIDA'S INDUSTRIAL OPPORTUNITIES

ENOUGH has already been set down in the chapters upon the natural resources and the agricultural developments of Florida to indicate some of the opportunities which Florida offers for the development of industries based upon its agricultural products.

Industry is essential to the maintenance of any commonwealth. Independent states are not built upon the foundation of tourists and retired men of means; it took more than Atlantic City and Asbury Park to place the State of New Jersey in the commanding position which it occupies. Agriculture, the development of all of the State's natural resources, is the first essential, and toward this agricultural development every farseeing citizen of Florida is devoting a considerable part of his thought and of his energies. Industry comes next, and Florida is taking stock of her industrial opportunities and beginning to point them out to those who are in a position to grasp and utilize them.

Industrially, Florida is as yet practically unknown to the rest of the world as a source of finished products ready for the ultimate consumer. With a very few exceptions, Florida's manufacturing industries are chiefly small local industries, making products for local consumption, or are merely converters of raw material into its first or semi-raw state, to be shipped to manufacturing establishments in other states for final fabrication into the finished product. Chief among the exceptions to this general rule is the cigar manufacturing industry

of Tampa and Key West. The commanding position of those cities in the manufacture of the better grades of cigars is too well and generally known to require extensive comment here. Such other products as Florida distributes in completed form are chiefly those, such as sponges, lumber, etc., whose conversion from raw material to consumer's requirements takes but a single and simple operation or process.

The chief reason for this state of things is not difficult to ascertain. It is the Florida, like every pioneer state, is still short of man power. Labor is scarce, skilled labor has to be imported from elsewhere for any industrial operations on a considerable scale, and is correspondingly expensive. Yet, in spite of these handicaps, industries have been and are being rapidly established, especially in the larger centers, employing skilled labor at high wages and finding their operations on the whole less expensive per unit of finished product than in precisely the same industries situated elsewhere.

Outstanding examples of this state of things are the assembling plant of the Ford Motor Company and the coffee roasting and packing plant of the Cheek-Neal Coffee Company, both at Jacksonville. Each of these industries operates largely by the use of automatic or semi-automatic machinery, requiring a minimum of skilled labor. Each of these is a branch plant of an organization having precisely similar plants in several other parts of the country, so that an exact comparison between manufacturing conditions in Florida and those elsewhere is possible.

Several factors contribute to the demonstration which each of these companies has made, that manufacturing operations are less expensive, unit for unit, in Florida than they are elsewhere. One of these factors is the absence of heavy coal bills for heating the factory. Another and very important one is the larger number of

working days per year per employee. The management of one of these industries has stated that this amounts to a difference of twenty-eight days, or almost ten per cent of the working year, as the average per employee. In their northern plants they expect and can count upon almost ten per cent of each employee's time being lost to the industry through seasonal illnesses, colds, influenza, pneumonia and other diseases prevalent in the cold months in the North and practically unknown in Florida. Greater efficiency is assured, also, by the fact that factory employees in Florida are enabled to work under ideal conditions of ventilation; windows seldom have to be closed even in the northern part of the state, so that the workers perform their daily tasks under the beneficent conditions of a continuous flow of fresh air.

Still another factor in favor of Florida as a manufacturing point is the low cost of power. It is a fact not generally known that electric current, generated in oil-burning steam plants, costs less in the principal coast cities of Florida than it does anywhere else on the Atlantic coast, or anywhere in the world except in a few favored regions conveniently situated close to enormous sources of water-power. It is stated that at least one industrial plant in Jacksonville, the largest consumer of power in that city, buys its current from the municipally owned electric generating plant at a cost lower than that paid for current by industries situated on the very brink of Niagara Falls. This low cost of current is made possible by Florida's geographic situation with respect to the great oil fields of Louisiana, Texas and Mexico, whence fuel oil in tank ships is brought to Florida at a freight rate which is far lower than that which prevails to any other part of the United States.

North Florida is, moreover, within range of the water-generated current of Muscle Shoals and the mountains of the Carolinas and Georgia. Already the network of the

Twin Greens, nine and eighteen holes,
Clearwater Country Club.

Moonlight on the
Manetee river,
at Palmetto.

The Atlantic Coast Line Railroad
station at Sarasota.

A catch of kingfish at Tarpon Springs.

Largest sponge market in the world at Tarpon Springs.

Above—A typical crowd in Hollywood.

Above—In a grapefruit grove, near Miami.

Above—Jupiter Light.

A winter scene on Lake Worth, taken from West Palm Beach.

giant power system fed by the rivers of the Appalachian water-shed has extended its lines into the State and, with the ultimate completion of the Muscle Shoals project, the wheels of many Florida factories are certain to be turned by the current of the Tennessee River. There are hydro-electric developments also, within Florida itself, strange as that statement may seem to those who are unable to rid their minds of the false conception of Florida as a half submerged plain; Leesburg obtains its municipal light and power from a near-by waterfall, while there are several similar plants in West Florida, where waterfalls of eighty feet or more head are to be found. But even without the advantages of hydro-electric power, Florida's ports can compete in manufacturing so long as the oil wells that fringe the Gulf of Mexico continue to flow and tankers continue to float.

The same accessibility by water, always the cheapest method of transportation, is another highly important factor making Florida's seaports particularly desirable as manufacturing centers. Both for the importation of raw materials and the exportation of finished products, Florida's ready access to the sea seems destined to bring the State ultimately to a position in world industry comparable with that so long occupied by the little island of Great Britain, the workshop of the world. Florida is even more advantageously situated relative to the international channels of sea-borne commerce than are England and Scotland; its climatic conditions make for a higher degree of industrial efficiency upon its own soil. It can produce an immeasurably greater variety and volume of raw materials than does England, which cannot produce even enough food for its own people; and Florida has back of it the great prolific land of the southeast upon which to draw for such supplies as it cannot itself produce, and to furnish a close-at-hand market, free of tariff, for the products of its mills and workshops.

In spite of these unexcelled conditions for manufacturing, however, Florida has hardly been able seriously even to think of converting its own raw materials into their final form, or even of importing raw materials to be manufactured into the products for export—with the single exception of Havana tobacco and cigars—until now Florida's job has been to clear away the edges of the wilderness, to penetrate the forests with rail and highways, to bridge its rivers, deepen its harbors and make them secure, drain its lowlands, and fill in the marshes of its coasts, to make the land ready for people. Those were the tasks to which Florida had first to bend itself, before it could think of industry in any terms but those of the crudest first conversions of its raw products. And then it had to advertise, advertise, advertise, to tell the world about its climate and its soil, and bring the people within its boundaries. Now its population is growing faster than that of any other part of the United States. The world is witnesssing a rush of people to Florida unparalleled in history since the great emigrations from Asia into Europe in the early centuries of the Christian Era. And now, for the first time, Florida can begin to think seriously of industry in the modern sense.

In what has just been set down lies the answer to many questions which the observer inquiring into Florida fundamentals for the first time should know.

Why, for example, should Florida export its phosphate rock to the North, there to be treated with sulphuric acid produced from sulphur mined in Louisiana and Texas, and to be re-shipped to Florida as acid phosphate for the fertilization of Florida's fields? Surely sound economics begins the establishment of acid phosphate plants on the Gulf coast of Florida, a short rail haul from the phosphate mines, and a short water haul from the sulphur mines across the Gulf. But Florida had neither the money nor the men with which to establish the acid phos-

phate industry when the great phosphate beds of Florida first were discovered and their value proved. The capital for their exploitation had to come from outside the State, which had to come from the great corporations already engaged in the manufacture of fertilizer, whose plants were in the North and whose distributing machinery was all set up to distribute from those plants, and for whose purposes it was more economical to take the raw phosphate, which was all which Florida could offer, to their already existing plants, than it would have been to establish news plants in Florida, where labor was scarce and distribution facilities still inadequate. To-day, that situation has changed so far as Florida is concerned; at the same time the fertilizer industry of the North is finding that it can import phosphate profitably from North Africa. The revival of the phosphate mining of Florida and the maintenance of a constant and dependable supply of low-cost fertilizer for Florida and the whole Southeast may yet depend upon the establishment of acid phosphate plants in Florida itself.

Florida's cotton had to be shipped away for spinning and weaving because Florida had not reached the point where cotton mills could effectively be operated in competition with those of the North. The discovery that it cost less to export cotton from the Florida fields and those of southern Alabama and Georgia through the port of Jacksonville than to ship the bales by rail to the mills or to other ports has been followed by the realization that for the great and growing market for cotton goods which Florida furnishes it will be more economical to establish the mills themselves in Jacksonville; and so cotton cloth manufacturing is one of the new industries just now being established in the State.

At Palatka a typical Florida industry is the manufacture of cypress water tanks, which are shipped all over the United States.

The greatest of all the industries in Florida is building —building homes, hotels, business structures and houses, to provide for the needs of the multiplying population and the increasing swarm of winter visitors. A few years ago, it would have seemed absurd even to dream of setting up a structural steel plant in Florida. In the autumn of 1925, one of the largest steel fabricating plants in the New York territory, that of the Communipaw Steel Company of Jersey City, was purchased outright, dismantled, loaded on flat cars and transported to South Florida, along with the entire personnel, to be set up, operated there to fabricate steel billets and plates into structural shapes, in order to provide material, with which to build the new cities springing up as if by magic. The day may come when rubber grown in Florida will be converted into automobile tires, bathing caps, and all the rest of the list of rubber commodities, in mills situated in Florida. That is but a dream of the distant future, however—for not a single pound of rubber has yet been produced—while the day is actually at hand when the sugar cane of Florida is about to be converted not alone into sugar, but into building material in a Florida factory.

There is hardly a more romantic story in the annals of business nor one which fires the imagination more keenly than the story of B. G. Dahlberg's entrance into the Florida industrial field and the circumstances which led up to it.

A brief but extensive and profitable experience in the lumber industry of the Northwest convinced Mr. Dahlberg that a substitute for lumber in building construction would become an absolute necessity during his own lifetime, because of the rapidity with which the nation's forests were being depleted. After experimenting with lumber substitutes made from straw and corn stalks, he devised a method of making a building board from bagasse, which is the waste sugar cane after the juice has

Coral Gables de luxe Pullman busses on Alhambra circle.

A home in Coral Gables.

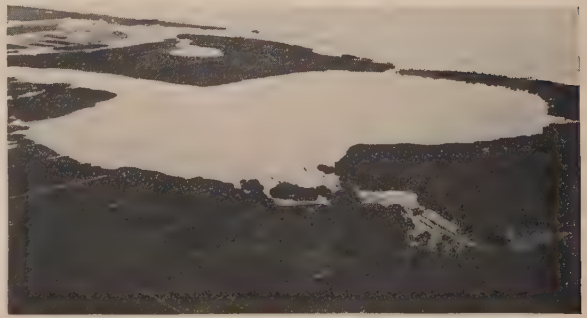
Royal palms on avenue at Palm Beach.

Hollywood's tent city.

Above—Wheel chairs and bicycles play a prominent part in life at Palm Beach.

Above—Hollywood's Beach Casino.

"St. Stephens in the Grove," Episcopal church, near Jacksonville.



Aerial view of Lake Mable, site of Hollywood's $15,000,000 harbor.

been extracted at the sugar mill. The cost of assembling raw materials at the factory was what had made the use of straw or corn stalks impracticable; the sugar paid the cost of bringing the cane to the mill, where the practice was to burn the bagasse as fuel under the boilers.

The result of extensive experiments was the production of a building material now nationally known and used under the name of "celotex," which has many qualities which placed it in a class by itself for building construction. Shortly after celotex was placed on the market, it began to be apparent that the demand would soon be greater than all of the bagasse produced by all the available sugar mills could supply. Another celotex factory, located close to another and larger supply of cane, seemed inevitable, and Mr. Dahlberg and his associates began an investigation of the cane situation in Florida.

With the assistance of soil and sugar experts they purchased 47,000 acres of land in the Everglades, south of Lake Okeechobee, on which to grow cane to supply a sugar mill, for which the preliminary construction contracts were let late in 1925. They had had no intention of going into the sugar business, but found it necessary to do so in order to insure a supply of cane for the manufacture of celotex. Their sugar mill, which will be the second largest in the world, with a daily capacity of 7,500 tons of cane, will be built in units of 2,500 tons capacity, of which the first is expected to be in operation by the beginning of 1927. By that time a considerable portion of their sugar lands will have begun to produce cane to supply the mill.

Adjacent to the sugar mill they are preparing to build a factory for the manufacture of celotex in Florida, both for sale nationally, and for use in Florida, where this product is excellently adapted to building construction.

Having developed their plans thus far, Mr. Dahlberg

and his associates realized that the sugar mill and the celotex factory would eventually employ five thousand hands, for whom and their families houses would be required, and there were no towns within many miles of the site selected for these industrial plants. Accordingly, a large tract of land on the south shore of Lake Okeechobee was purchased, landscape artists were employed to lay out a city upon it, and simultaneously with the development of the cane land, the construction of the sugar mill and the celotex plant, the city of Clewiston, where the workers can live in comfort and where all modern urban facilities for business, independent and pleasant and healthful living conditions will be provided, is being constructed on the shores of the largest fresh-water lake in the United States, except Lake Michigan.

As a natural corollary of the development of a sugar industry, the plans of Mr. Dahlberg and associates call for the establishment of canneries for the packing and marketing of the fruit and vegetable products now grown or which will eventually be grown in the Everglades country, in the vicinity of their plants.

That is a type of the kind of industrial development which is unquestionably Florida's destiny. The utilization of the products of the soil for the manufacture of finished products for the world markets, under manufacturing conditions which give the workers the privilege of living in Florida's pleasant and healthful climate, is the industrial ideal toward which Florida is striving.

In furtherance of the effort to establish in Florida the precise kinds of industry best adapted to succeed and capable of utilizing the State's natural and agricultural resources to the best advantage, the Florida Society of America, with headquarters at Hollywood, has offered twenty thousand dollars in a series of prizes for the best suggestions of industries suited to Florida and products which can economically be manufactured there. The

three prizes first awarded went to Dr. Charles Northen of New York City for his suggestion of manufacturing concentrated foods, jellies, fruit syrups and allied products; Earle D. Philips of Jacksonville, Florida, for a contribution on building materials; and Arthur Stanley Riggs of Washington, D. C., for a discussion on rubber goods.

The preservation of citrus products, especially the idea of canning orange juice, has long appealed to men of vision, and innumerable experiments have been made in the effort to find a method of putting up orange juice so that it will keep without fermenting or discoloring, and retain its flavor for a year or more. Such a method was successfully developed a number of years ago, but for various reasons has not so far been put upon a practical commercial basis. That this problem of preserving orange juice, will eventually be solved, is hardly to be doubted. When the solution of the problem is reached, it will tend strongly to stabilize orange production and to extend very widely the markets reached by the fruit from the Florida groves. In the meantime, several establishments in Florida are developing lines of preserved citrus products. The Avon Canning Company, at Avon Park, is marketing nationally a brand of canned grapefruit, put up in glass, and is thus furnishing a market for fruit which would otherwise be spoiled, as only the grapefruit which are for one reason or another not available for shipment in their original state, are utilized for canning.

The manufacture of paper from different varieties of cellulose-producing vegetation grown in Florida has been the subject of considerable experiment. Saw grass, which grows on fresh-water overflowed lands and is especially prolific in the unreclaimed sections of the Everglades, has been found to be an excellent material for making certain grades of paper, and there is a paper mill in operation, said to be commercially successful, at Leesburg, in Lake

County. The combination of a nitrogeneous soil, ample moisture and a semi-tropical sun tends to stimulate greatly the growth of cellulose in all plant life, and it is possible that Florida may yet develop a paper equal to the fine European book papers made from the African esparto grass.

At Cedar Keys a flourishing industry, making brushes from palmetto fiber, has been established.

That many kinds of fibers suitable for the manufacture of textiles can be grown successfully in Florida is unquestionable; whether or not a native textile industry other than cotton can be commercially developed remains to be seen. It is an interesting field for experimental endeavor. Experiments on a good-sized scale in silk-worm culture are under way in the vicinity of Eustis. At Eustis, also, is the factory where the gold nibs for Waterman's fountain pens are made, and here the Waterman company stores its reserve supplies of ink, to avoid freezing.

An industry for the product of which there is a growing local demand is the manufacture of furniture, using the native Florida woods and reeds. A reed furniture factory employing more than one hundred persons was established in Tampa in 1925, and there are several manufacturers of wooden furniture in the State.

Reference has been made in preceding chapters to the peanut-oil hydrogenation plant, about to be established at West Palm Beach. That is another exemplification of the class of large-scale industries in which Florida furnishes a fertile field for the investment of capital.

In a report to the southern division of the American Mining Congress, Dr. Henry M. Payne, consulting engineer, reported after an industrial survey of the State:

"Down in Florida they use 1,200,000 barrels of cement a year. They developed an exceptionally fine deposit of high-grade limestone in central-western Florida, along the

line of a railroad that has just recently been opened. I suggested to the industrial agent of that railroad that there was a very logical opportunity for him to get in touch with cement people and to develop the cement industry in Florida, and he did so. A 700,000-barrel plant is being put in there to-day. Over one-half of the cement required in Florida in a few months will be supplied right there as a home industry."

Utilization of native minerals and clays locally is among the certainties for the future. The lime-burning industry is an important one at Ocala. There are high-grade pottery clays to be found in Florida, good brick clay in several regions, and the development of these deposits only awaits the investment of capital for their exploitation; the demand for the possible products is great and growing. Manufacture of sand-lime brick is profitably carried on at several points.

That manufacturing industries which call for highly skilled labor can and do thrive in Florida is demonstrated in the case of the Skinner Machinery Company of Dunedin, manufacturers of specialized machinery used in the sorting and packing of oranges and grapefruit, and of refrigerating and other machinery, for which Florida provides a constant and increasing market. From an annual output of $35,000 in 1913 to approximately $1,000,000 in 1925, is the record of that company's growth.

It is not alone in the development, however, of industries to supply the local needs or to utilize Florida's raw materials, that the State builds its hope of a great industrial future. A far-sighted view of the advantage which Florida's geographical position gives it as a manufacturing center has been expressed by Harry H. Buckman, a Jacksonville engineer. Six basic industries were pointed out by Mr. Buckman as being susceptible of eco-

nomical development in Florida. They are sulphuric acid, textiles, steel, rubber, leather and tin.

"These industries can thrive here as well as anywhere," said Mr. Buckman. "It takes, however, an industrialist to make them grow. Don't let anybody fool you with the old economic platitudes. If they were any longer determining factors, sulphur would not be brought from Port Arthur, rubber from Java, cotton from Carolina and barytes from Georgia to make automobile tires in Akron, Ohio, for use in Florida. Nor would tin ore come from Siam to be smelted in England and sold in St. Louis. Nor would hides come from South America to be made into shoes in Boston and sold in Florida. A Pittsburgh banker once said to me that it would be a great economic mistake should one of the large steel plants move to Florida. I replied that it would be sad for Pittsburgh, but not for the plant and not for Florida. Get the basic industries. The secondary industries will follow automatically. Upon each basic industry depend hundreds of secondary industries, and these will follow the basic industry as a brood of chicks follow the hen. Now see what can be done. I have selected six out of fourteen basic industries. All fourteen can thrive in Jacksonville, but time limits me to the mere mention of six. I have assumed that only one good-sized plant representing each industry were located in Jacksonville, and that each of these plants would bring only three of the many dependent industries. Get this one big plant. If we can get these industries, it is perfectly possible to double our population within two years' time, and to increase our annual producing capacity by over $125,000,000."

Mr. Buckman's vision is in a fair way to be realized, for through his initiative and energy a group of northern capitalists has undertaken to spend millions on the establishment and development of an industrial center and an extension of the Port of Jacksonville, to provide manu-

facturing sites with rail and water connections, for more than thirty new industries which have been seeking suitable locations in Florida.

Of prime importance in the long list of manufacturing industries already operated in the State, are the many ice manfacturing and cold storage plants. It is not generally known that the process of manufacturing artificial ice was invented by a Florida man, Dr. John Gorrie.

Enough has been set down to indicate clearly the directions in which Florida is looking for the upbuilding of a great industrial comonwealth, and the reasons which justify her hope of achieving a commanding position in the industry of the world.

What has been said about manufacturing opportunities in Florida applies with equal force to commerce of all kinds. The rapid growth of the State, and the enormous annual influx of winter visitors, have combined to create for every sort of commodity a market with which, in many lines, it is difficult for the existing wholesale and retail facilities to keep pace. Florida is not only sharing in the general prosperity of the United States, which prevails as this is written, in the closing months of 1925, but it is reaping a larger harvest of dollars, in proportion to population, than any section of the United States, except in occasional limited instances incident upon the discovery of oil or precious metals, has ever reaped.

The figures of Florida's bank deposits tell the story. In 1900 the banks of Florida had $10,627,495; in 1920 they had $199,589,122; on June 30, 1925, the total on deposit in Florida's banks was $575,758,195. That is nearly $450 each for every man, woman and child, Indians and Negroes included, enumerated in the State census of 1925! Where in the history of the world has there been a commonwealth in which the actual cash assets of the population—not taking into consideration land, buildings, livestock, automobiles, jewelry or any other

form of property except actual cash credits in banks—has reached such a figure as that? Like everything else in Florida, it is outside of all human experience, almost unbelievable, because so utterly unfamiliar that those who have not seen Florida with their own eyes have no standards whereby to measure it.

The sources from which this money has come so rapidly are chiefly the investors from outside the State, and the winter visitors. Assuming the modest figure of $500 as an average sum which the winter vacationist spends in Florida, more than $600,000,000 was brought into the State during the season of 1925, and a large proportion of it remained in the banks of Florida. Two hundred million dollars is an extremely low estimate of the investments in Florida property made during the year by Northern people, buying for homes or for development or speculation.

An important result of this banking situation in Florida is that the banks are keenly on the lookout for opportunities to put this balance to productive use within the State. This is to the advantage of the manufacturer or merchant seeking opportunity to establish himself in Florida, and to utilize his legitimate credit in the conduct of his business.

A giant sea turtle captured at Stuart.

A tarpon caught at Miami

Pelicans on Indian river.

Ducks swimming on Indian river.

A manatee calf caught in Stuart.

Above—"The Moorings," one of the large estates in Coconut Grove, near Miami.

Above—Harvesting potatoes in Flagler County.

Above—A beach scene on the east coast.

Canaveral lighthouse, Titusville.

CHAPTER X

FLORIDA'S RAILROADS, STEAMSHIPS AND HIGHWAYS

THE enormous development which has been going on since 1920 in Florida is both the cause and the result, in large measure, of improved methods of transportation and the opening of new lines of communication to and through the State. So long as it was difficult to get to Florida few persons went there; so long as any part of the State was inaccessible it developed slowly or not at all. As soon, however, as better railroad and steamship facilities began to be supplied for getting to Florida, people began to plant their homes there and to demand still better facilities for the transportation of people and commodities to, from and around the State.

As a result there is going on in Florida, at present, the most active program of railroad construction under way anywhere in America, ports and steamship lines are adding to their facilities at an equally rapid pace, and a program of highway construction, which can only be regarded as gigantic when the enormous area and the small permanent population of Florida are considered, is being actively and aggressively carried through from Pensacola to Key West.

The modern development of Florida really began with the advent of two great railroad builders, Henry B. Plant on the West Coast and Henry M. Flagler, on the East Coast, in the early eighties. Mr. Flagler, one of the largest stockholders in the Standard Oil Company, could have made himself one of the two or three richest men in

the world if he had been willing to remain in New York and give his undivided attention to the accumulation of wealth. He saw in Florida, however, an opportunity for opening up a vast territory for agricultural development and the creation of great recreation centers, and his inherited pioneer spirit impelled him to divert his energy and his money to the creative task which was offered him.

Mr. Flagler spent $75,000,000 of his own money in building the Florida East Coast Railway, and the hotels operated under the same management, which were built to draw travellers in order to justify the building of the road. The Flagler road first brought the Florida East Coast to the attention of the world at large; it was Mr. Flagler's vision and enterprise which made first St. Augustine, then Daytona, Palm Beach, Miami and Key West, and all the country lying along the eastern coast of the peninsula, the great recreational resort which it is to-day, and provided the initiative for the development of the agricultural resources of that region. The most spectacular event in the history of Florida, until the present "boom" began to develop, was the construction of the Key West extension of the Flagler road, the overseas line across the chain of keys at the southern end of the Florida peninsula, for the building of which Mr. Flagler did not ask his engineers what it would cost but merely asked them if it could be done.

Operated for many years as a single-track road, the double-tracking of the entire line from Jacksonville to Miami was begun in the summer of 1925. For the first time in the history of Florida the railroad did more business in midsummer than it had done at the height of the crowded winter season. To meet the pressure of increased traffic the Florida East Coast has built a new double-track bridge across the St. Johns River at Jacksonville, built a cut-off from St. Augustine to Bunnell which shortens the route southward about twenty miles

and is now building an extension into and through the Everglades country from a point near Miami around the eastern shore of Lake Okeechobee, to connect with the New Smyrna-Okeechobee division, giving it two routes from Miama to the north.

By one of the most spectacular moves in the history of railroad strategy, the Seaboard Air Line, which has long operated trains from the North into Florida and across the State from Jacksonville westward and southwestward, penetrated with its rails, in 1924, the previously undisputed territory of the Florida East Coast. Mr. S. Davies Warfield, President of the Seaboard, had long been planning various extensions in Florida, because of his belief in the resources and future of the State. He was unable to get the big financial interests, however, to see the future of Florida eye to eye with himself, and without their funds he could not carry out his contemplated extensions. Finally he hit upon the plan of buying 160,000 acres of land in south central Florida, land which, because it was untapped by any railroad line, could be bought at an extremely low figure, and of issuing bonds based upon the value of this land as it would be when the railroad extension, built with the proceeds of the bond sale, should open it up to cultivation, development and settlement. Stock in the Land Company was given to the buyers of $7,000,000 of Seaboard Air Line bonds, a right of way into West Palm Beach was quietly acquired, and in the shortest space of time that a railroad has ever been built, the Seaboard's new line from Coleman to West Palm Beach, 204 miles, was constructed in the summer and fall of 1924, and opened to traffic in November of that year.

This line is remarkable in that it has hardly a half-dozen curves through its length of 204 miles, and there are several straight stretches of track more than forty miles in length, one of them running fifty-seven miles in

a bee line. This work was the greatest piece of railroad construction, in mileage involved, accomplished in the United States in more than ten years.

The success of the new line was immediate. The bonds, with the land as well as railroad behind them, rose in price on the New York Stock Exchange from $102 to $197, and it was easy then for Mr. Warfield to float a $25,000,000 bond issue for further extensions of the Seaboard Air Line in Florida. It is the announced policy of the Seaboard to cover Florida with a network of rails that will give every community in the State Seaboard Air Line service. Before the end of 1925 the Seaboard had acquired connections giving it a line 133 miles long, extending from Plant City to a deep-water harbor at South Boca Grande, with a 42 mile branch from Fort Myers to Naples, on the Gulf, and an 18 mile eastward extension to Labelle and so toward the rapidly developing Everglades country, south and west of Lake Okeechobee. At the same time the Seaboard began the extension of its line from Palm Beach southward to Miami and beyond, paralleling the Flagler system, and giving all of the southern East Coast direct rail communication with the West Coast for the first time.

That is not the whole tale of the Seaboard's new activities in Florida. The construction of a twenty-mile link from Brooksville to Inverness connects several branch lines into what virtually amounts to a second complete line of rails for the Seaboard system from Jacksonville to Tampa. The road has built, also, a cutoff from Gross, Florida, on the Savannah-to-Jacksonville main line, seventeen miles to Callahan, which will enable it to carry through freight and passengers destined for other points than Jacksonville, around the crowded Jacksonville yards, utilizing the Seaboard's own new terminal yards at Baldwin, twenty miles west of Jacksonville.

Another Seaboard extension is a cutoff between Valrico

Oranges and tomatoes, growing in the same field.

Corn, peanuts, and oranges grow equally well.

A scene in "Jungle land" on the east coast.

Rocky shore near Jupiter Light.

Left—"La Fontana," George L. Mesher, residence, Palm Beach.

Below—Where society swims at Palm Beach.

and Welcome, reducing the distance between Tampa and West Palm Beach by eleven miles and saving an hour in the running time of through trains, which will not have to go through the crowded yards at Plant City.

The third principal railroad system giving access to Florida from the east and traversing the State is the Atlantic Coast Line, the Florida portions of which are built upon the foundations laid by the late Henry B. Plant, who had a vision of building up the West Coast of Florida, as Henry M. Flagler was developing the East Coast. Mr. Plant built the first line of rails from Jacksonville across the State to Tampa and constructed the Tampa Bay Hotel, now owned by the municipality, which he intended to rival Mr. Flagler's Ponce de Leon Hotel at St. Augustine, then the last word in hotel magnificence as, indeed, it is to-day. Mr. Plant died, and his successors did not carry his vision to realization. The Atlantic Coast Line, however, has developed in Florida into an extremely important factor in the State's transportation system.

In order to keep pace with the rapid development of traffic, to and from Florida, the Atlantic Coast Line completed in 1925 the double tracking of its entire system from Richmond, Virginia, to Jacksonville, and is spending huge sums in enlarging its terminal facilities and extending its lines, which cover North and Central Florida completely.

This railroad, the latter part of the year, announced that the missing link between Perry and Monticello would be built immediately. Although the project involves the building of only forty miles of track, it is regarded in Florida as the most important railroad project undertaken in that State since the building of the Key West extension by the Florida East Coast. Economically the Perry-Monticello work is of far greater importance than the Key West extension, for it will provide the long-sought direct through route into Central and South

Florida from the Middle West. In building the new line the Coast Line connects directly with its branch from Monticello to Thomasville, Georgia, on its main line to Montgomery, Alabama, and junction points with other systems, including the Illinois Central. It will result in a reduction in passenger rates into Central and South Florida from the entire Mississippi Valley and provide also a short route for the movement of freight and express.

The Coast Line is spending millions of dollars in preparation to handle traffic which will come over the new route. One hundred and forty miles of track from High Springs to Lakeland, most of which will form a part of the new route, is being rebuilt and laid with the heaviest steel obtainable in order that heavy trains may be operated at high speed. Yards in this district and at other points in the State are being tripled and quadrupled in size and mile after mile of sidings are being provided and lengthened to accommodate longer trains. The Coast Line also has begun construction of double track between Jacksonville and Tampa, a distance of 243 miles, and expects to have approximately twenty-five miles of it in use by the first of the year.

New construction by the Coast Line involves a line from Immokalee, the terminus of its division southwest of Lake Okeechobee, in the Everglades, to the town of Deep Lake, where connection is to be made with the railroad owned by Barron G. Collier, giving a rail outlet to the coast town of Everglade. The Coast Line also is building south from Fort Myers to Marco, on the lower Gulf Coast.

Of great importance is a line about forty miles in length being constructed between Sarasota and Fort Ogden to provide a shorter route from Tampa to Fort Myers. Extension of this line westward from Fort Ogden to Palmdale, about thirty-five miles, will give the Coast Line

a direct route from Tampa to Clewiston, via Bradenton and Sarasota, and a further extension of less than twenty miles will connect it with the Okeechobee Division of the Florida East Coast, now under construction. It is freely predicted that within the next eighteen months or two years the Atlantic Coast Line in connection with the Florida East Coast will be operating through trains from Tampa to Miami via Sarasota, Fort Ogden and Clewiston, across the Everglades and south of Lake Okeechobee.

Of perhaps even greater significance is the extension of the St. Louis and San Francisco Railroad into Florida. Early in 1925 the Frisco system announced the purchase of the Muscle Shoals, Birmingham & Pensacola Railroad, a line 143 miles long, from Kimborough, Alabama, to Pensacola, Florida. This road is to be extended to some point on the Frico's existing line between Memphis and Birmingham. The completion of this line will mean not only that freight and passenger traffic from a considerable section of the Mississippi Valley will have direct access to Florida, but it will inevitably mean the commercial development of Pensacola and of West Florida, sections of the State which have immense natural advantages, including splendid deep-water harbors, but which have lagged behind the rest of the State, owing to their lack of adequate means of transportation. The Frisco's plans contemplate an expenditure of $6,000,000 for expansion of its port facilities at Pensacola.

The Louisville & Nashville already enters Pensacola directly with a line from Flomaton, Alabama, on its Cincinnati-New Orleans main line, forty miles north of Pensacola, and continues eastward through West Florida to River Junction, 161 miles away. At River Junction the Louisville & Nashville connects with the Atlantic Coast Line, by which it is owned and controlled, the Seaboard Air Line and the Apalachicola Northern. In view of the entrance of the Frisco System into Florida exten-

sions and developments by the Louisville & Nashville would not be surprising inasmuch as it had been announced late in the year that the Atlantic Coast Line was preparing to consolidate its properties into one system. The Coast Line and its various properties, which include the Louisville & Nashville, the Nashville, Chattanooga & St. Louis, the Cincinnati, Louisville & Henderson, the Monon Route and smaller lines, if consolidated, will form the largest and wealthiest railroad system in the world, and it is regarded as a foregone conclusion that the Coast Line would endeavor to connect the Louisville & Nashville directly with its other lines in Florida. The Coast Line, in entering River Junction, does so over a branch from Bainbridge, Georgia.

Another direct route to the Ohio and Mississippi Valleys from Western Florida was planned in 1925 by the extension of the Georgia & Florida Railway, now running from Madison, Florida, to Augusta, Georgia. The program is to extend this road northward to Greenwood, South Carolina, and connect it there with the Piedmont & Northern, providing a new competing through line from the Piedmont region to Florida. An extension from Madison to Tampa also is planned. The South Georgia railroad, which enters Perry, Florida, also plans an extension from Perry to Tampa.

In spite of the best efforts of the railroads, the movement of freight into Florida throughout 1925 was so heavy that their facilities were taxed to the utmost. There were long periods of time during which the roads found it necessary to set up an absolute embargo against car-load shipments of all but perishable freight destined for points south of Jacksonville, where the three principal railroads of Florida and the Southern Railway converge. The movement of passenger traffic through the Jacksonville union station in the early months of 1925 was so heavy and the facilities, which had been planned to take

care of passenger traffic until 1950, were so overtaxed, that during the summer of 1925, the construction of additional trackage, platforms and sheds for passenger trains was begun on a scale intended to make the Jacksonville terminal the largest union station in the world, both in actual track mileage, and in the number of trains which could be handled in and out daily. The new facilities were completed and in use at the end of the year.

The steamship lines connecting Atlantic and Gulf ports with Florida are as active as the railroads in improving their facilities and extending their service. The Merchants and Miners Transportation Company, which operates freight and passenger ships between Jacksonville and the northern ports of Baltimore and Philadelphia, began in 1925 the construction of three new ships, at a cost of $1,250,000 each, for this service. The Clyde Line, operating eight ships between New York and Florida ports, added two new and larger vessels to its fleet during 1925, chartered for the winter run to Miami two of the steamships of the Old Dominion Line, and contracted for additional craft, with the announcement that it was spending twelve million dollars to improve its Florida service. Besides these two principal steamship lines, there are half a dozen others operating from one to four or five ships, passenger and freight, regularly between North Atlantic ports and Florida ports; the Mallory Steam Ship Company runs a regular service between Tampa, Key West and New York, and from Tampa and Key West to Mobile and Galveston; the Ward line and the Southern Pacific Steamship Company also operate regularly between Key West and the port of New York. The latest addition to the Florida coast-wise fleet is the steamship "H. F. Alexander," famous during the war as the transport "Northern Pacific," and more recently operated in passenger service between Honolulu and the Pa-

cific Coast; it makes the New York-Miami run in forty-eight hours.

The development of Florida's ports to accommodate the increasing volume of water-borne traffic, the improvement of the State's railway facilities and the extension and completion of its motor highway system are the most pressing problems which Florida has to solve to-day. There is no transportation route to or through Florida which is not overcrowded, and every highway leading to the State from the North was literally black with Florida-bound cars throughout almost the entire year of 1925. There is as yet (December, 1925) no motor route from the North to Florida that is hard-surfaced all the way. There are three main highways leading into the State which are about 75 per cent hard surfaced. The Coastal Highway, which is planned to extend from Eastport, Maine, to Key West, following closely the contours of the Atlantic coast, is expected to be hard-surfaced its entire length by 1927. The Dixie Highway, from the Canadian border at the extreme northern tip of the State of Michigan to Miami, was officially open for traffic over its entire length in October, 1925. The Cumberland Valley route, from Washington south through Virginia, the Carolinas, and Georgia, is the third principal highway leading to the State. Virginia and the Carolinas, Alabama, Kentucky and Tennessee are improving their roads along these routes as rapidly as their means permit. At the end of 1925 Georgia was still lagging behind, and the red clay hill roads of that State, slippery in wet weather and dusty in dry, were the principal obstacles to perfect motoring conditions for the tourist going to Florida on his own four wheels.

Once in the State of Florida, the motorist finds himself on a system of highways which, considering the size of the State and its small population, has been planned and is being carried out on a gigantic scale. The good

roads movement started in Florida ten years ago, with the administration of the Honorable Cary A. Hardee, then Governor. The Honorable John W. Martin, the present Governor of Florida, is one of the most ardent good roads advocates in America, and under his aggressive direction the grading and surfacing of the entire system of forty-nine State roads has progressed to the point where every section of the State is accessible by highways which would have been regarded, five years ago, as perfect roads. The new State roads are built on a sixty-six-foot right of way; there is a movement strongly sponsored to widen them to one hundred feet.

One may drive over them, morever, at a higher speed than is permitted by law in any other State. Forty-five miles an hour is the legal limit on the open road, under the statute of 1925, and no municipality may impose a limit of less than twenty-five miles. One walks in Florida at his own risk!

The principal motoring hazards in Florida arise not from dangerous grades but from the roving razorbacks and range cattle and the fact that anybody may drive a car, no driving license being required.

There is not even the sand hazard of the northern seacoast, where one must stick to the surfaced strip in the middle or run the risk of a bad skid. Most Florida sand, minutely pulverized particles of coral and sea-shells, packs hard and does not slip or give under the wheel; it lets the rain pass through so speedily, moreover, that muddy roads, even when not surfaced, are rare even after the heaviest showers. Where the sand is soft a heavy car will dig in, but there is little danger of serious side-slips.

So hard and smooth a surface does the Florida beach sand acquire under the pounding of the waves that the greatest motor sport in the world, in the opinion of those who have tried all the famous motor speedways, is speeding on the Atlantic beaches at low tide. The continental

shelf slopes so gradually here that the surface is almost level; for this reason, too, the width of sand exposed when the tide goes out is enormous, from several hundred feet to a quarter of a mile.

Imagine a practically straight highway, hard-surfaced yet elastic, from five to eight hundred feet wide, thirty or forty miles long, resurfaced twice every day, with no speed limit but the need of dodging bathers and occasional fishing piers. Take a car out on a Florida beach, "step on 'er," and watch the speedometer spin! Until one has done that he has never experienced the ultimate thrill which motoring can yield.

From Atlantic Beach, reached by two broad paralleled "one-way" concrete roads along the St. Johns River from Jacksonville, to St. Augustine inlet, thirty-eight miles farther south, the beach line is unbroken. From Ormond to Daytona there is a thirty-mile stretch of similar beach, famous for the races, historic as motorists regard history, where new cars and types of cars were tried out in the pioneer days of the automobile.

There are longer or shorter stretches of good motoring beach all along the Atlantic or East Coast of Florida, and a system of causeways across the tidal "rivers," now under construction, will make it possible to motor from Jacksonville to Miami in sight of the ocean nearly all the way.

On the Gulf Coast the beaches for the most part slope a bit more steeply, hence are not so wide, and since the wave-action is less vigorous they are not pounded to such solidity and surface perfection.

Scenically, motor touring in Florida has a unique charm. There are none of the abrupt contrasts from the sun-baked valleys to snow-capped mountains such as one finds in California. There is an infinite variety of scene, however; glimpses of lovely cypress-bordered lakes, sweeping panoramas of the surf-washed Atlantic beaches,

picturesque vistas of the key-fringed Gulf whose "islets lift their fronded palms in air." Orange groves in blossom or in fruit, wide valleys green-carpeted with strawberries or gardens, charming houses of the modified Spanish type which Florida has adapted from Cuban sources and which have only a cousinly resemblance to the mission-derived architecture of California, splendid estates and comfortable little farms—any turn in the road may bring any of these into the tourist's ken. And over all is the enchantment of the tropics, the unfamiliar vegetation, the exotic bird life. Palm and pelican, hibiscus and heron, cypress and cormorant, combine to produce an effect both strange and charming.

Motoring in Florida is still far from perfect but is getting easier and better all the time. Automobile associations have "marked" the main roads with the symbols of various "trails"—the Dixie Highway, the Old Spanish Trail, the Tamiami Trail and so on—and every automobile club or Chamber of Commerce in Florida is prepared to supply full touring directions and information of road conditions. Some of the "trails" still have long gaps where the going is none too good, especially in the southern part where the sand gives way to the Everglades muck and building a road is not so simple. One section of the Conners Highway around Lake Okeechobee dropped forty feet through the muck to hardpan while under construction! One needs to be careful to stay on the road when motoring through country of that nature, but that is a cardinal rule of motoring anywhere.

Perhaps the most spectacular piece of highway construction under way in Florida is the motor road projected across the coast from the mainland to Key West, paralleling the famous overseas extension of the Florida East Coast Railway, of which completion is assured. When it is done the motorist can enjoy the unique sensation of travelling between the Gulf of Mexico on the

one hand and the Atlantic Ocean on the other, over the most interesting chain of islands in America. Another audacious project, well on its way to completion as this is set down, is the Tamiami Trail, running down the West Coast from Tampa to Everglade in Collier County, and thence eastward through the Big Cypress Swamp and the lower Everglades, to connect with the Dixie Highway at Miami.

One of the most interesting roads in the Florida system is the Old Spanish Trail, which starts at St. Augustine and follows the route placed by the Spanish explorers westward through Tallahassee to Pensacola and on across Alabama to Mississippi, Louisiana to Texas, New Mexico and Arizona, and so to its Pacific terminal at San Diego, California. Adopted by the United States Government as a military road, the Old Spanish Trail will be the only trans-continental motor highway open to traffic the year around.

CHAPTER XI

FLORIDA'S POLITICAL AND EDUCATIONAL SYSTEMS

IT has been said that Florida is a pioneer State, and like every pioneer community it has a greater freedom to try political, social and economic experiments than is possible in the Commonwealths where conditions have become stabilized and the minds of the population fixed in definite directions. The political and social development of Florida is, therefore in a state of evolution, and it is hardly possible to forecast accurately what the Commonwealth's ultimate contributions to the political economy of the United States will be.

That there will be valuable lessons for the rest of the states to be learned from the experiments and the experiences of Florida is probably sure. Already some of the innovations which Florida found itself in a position to try are being seriously considered by the people of other states, as to their applicability to their own problems. It is very interesting to the observer from outside to note the eagerness with which the public men of Florida and the leaders in its business and political affairs strive to analyze the experiences of other states and to avoid the mistakes which have been made elsewhere.

It is not inconceivable that Florida, starting with a practically blank sheet of paper upon which to write its fundamental principles of government and social order, may set a standard so far in advance of those prevailing in the older states as to establish precedents which future generations will follow, and to become the guide and example for the reshaping of economic and social systems,

which need constant reshaping to meet the developing needs of a civilization which cannot stand still, but must always move forward if it is not to slip backward. That leadership, among other contributions to the making of the future history of America, may be written in the stars of Florida's destiny. Certainly the friction of mind upon mind, the efforts of millions coming from every conceivable environment, bringing with them every tradition of the older civilizations, and striving to arrive at mutually acceptable solutions for the manifold problems of a new Commonwealth, in a strange and unfamiliar environment, will result in the creation of something different from anything that has gone before. Already the newcomers into Florida are in the majority over the native population; further increase will come, nine-tenths of it, through the immigration into the State of other millions from outside. And that this will certainly bring about profound changes is an assertion which cannot be challenged.

It is interesting, therefore, and important in considering Florida as a Commonwealth in the making, to take particular note of the innovations which have so far been adopted in the State's scheme of things, the remedies to which Florida has already turned for the control of conditions which each state has to find its own method of controlling, and the type and character of governmental and social institutions which have been thus far established.

With the increase in Florida's population from 968,470 in 1920 to 1,263,549 in 1925, a gain of 30.4 per cent, or of almost 300,000 individuals, the contest for political control of the State between the conservative, settled old regions of North and West Florida and the newly developing country of the Florida peninsula, into which the new population from outside was pouring, began to assume an acute stage. So far in Florida there is but one political party. Political contests are waged, as in other

Southern States, not between Republicans and Democrats, but between different factions or elements of the Democratic party. There is, naturally, a growing Republican vote in Florida; some Florida communities, peopled largely by newcomers from the North, gave a majority vote for President Coolidge at the 1924 election. It is quite within the realm of possibility that Florida may yet be classified, and that by the date of the presidential election of 1928, or of 1932 at the outside, as a doubtful state. It is certain that a strong opposition party is in process of development. The more intelligent and broad-minded men and women of the State recognize this inevitable consequence of the increase of population and look upon it as an incentive to renew efforts for the improvement of political, governmental and social conditions by the party in power. "Every human institution functions best and most effectively for the purpose for which it has been established when it is confronted by a strong and organized opposition," is the way in which the Honorable John W. Martin, Governor of Florida, expressed the views of the enlightened majority of the Democratic voters of Florida.

The acute political conflict in Florida to-day, however, is not, as has been said, between Republicans and Democrats, but between West Florida and the peninsula. It is a conflict which dates back to Colonial and Territorial times, when West Florida and East Florida were politically distinct from each other. The Capital of the State, Tallahassee, is in West Florida. There have been numerous agitations in favor of moving the Capital to a more central location, such as Gainesville, where the State University is located, or Orlando; there has even been serious consideration at times of movements to divide Florida into two states; or even to annex West Florida to Alabama. These movements have come to nothing, and until very recent years the counties lying west of

the Suwannee River have maintained, not merely the balance of power in the State Legislature but a very considerable measure of control. And this control, in the view of those most concerned with the development of the Florida peninsula, has resulted at times in imposing restrictions which the new pioneers have regarded as honorless upon their activities political and otherwise.

The political situation in Florida, in short, has been much like the situation in the states of New York and Illinois. In each of those states the majority, in population and wealth, is dominated by the rural minority in the Legislature; New York City has never had political control of New York State and Chicago has never been able to impose its will upon the State of Illinois.

Several factors seem to be tending toward the loosening of the conservative hold of West Florida upon the State's public affairs. Among these is the creation of new counties in the newly developing section of the State, thus giving a larger representation in the Legislature to the new elements in the State's population. To the impartial outsider, however, the ultimate outcome of the feud between West Florida and South Florida seems likely to be the growth of mutual recognition of their common destination, a recognition which is being accelerated by the efforts of the State Chamber of Commerce to create a sentiment of State solidarity, and which will be greatly advanced as West Florida finds itself, like South Florida, the Mecca of tourists. Within the year 1925 a great awakening of interest in West Florida began to take place; outside capital began to come in and to develop its agricultural lands and its Gulf water front for resorts, and the people of West Florida began to lose some of their feeling that their part of the State, which they quite naturally regarded as the best part of the State, was being sidetracked while the rest of Florida was rolling in sudden wealth.

Florida is still too large geographically, and too thinly populated, to have achieved completely that sense of mutual interest as between all the communities, counties and sections of the State which must be developed, and is bound to be developed, as the Commonwealth grows in wealth and population. Rivalries there will always be, as between cities in every State, but the differences are already beginning to resolve themselves into a healthy rivalry rather than the bitterness and jealousies which have often been manifest as between the East Coast and the West, between Tampa and Jacksonville and between each of those cities and Miami, between West Florida and South Florida.

In spite of existing differences, Florida has already put upon its statute books and written into its Constitution numerous provisions in keeping with the progress of the times and in advance of the procession of the States along the line of progress. The most notable of these is the constitutional provision, proposed by the Legislature of 1923 and adopted by the vote of the people of Florida as a part of their basic law, forever prohibiting the levying of a State tax upon incomes or inheritances. This was a long step in advance for Florida to take, at a time when every other State in the Union was either imposing such taxes or contemplating their imposition. It was adopted with the frankly avowed purpose of inducing persons of wealth to make Florida their legal residence, so that their incomes would be relieved of any possible burden of double taxation, and their assets would go to their heirs unimpaired by any tax levy except that of the Federal Government. That this provision has already served that purpose well is the unanimous opinion of Floridians who are in position to know of many circumstances of persons who have renounced their citizenship in other States to become citizens of Florida. No precise statistics on this point are available, naturally, but that the

number of individuals who have taken advantage of the tax exemption feature of the Constitution is very large cannot be questioned. The Florida State Chamber of Commerce reports a great demand for its leaflet giving instructions how to become a legal citizen of Florida. These are the things one must do, according to the leaflet:

"To constitute a new residence, two things are indispensable: residence in the new locality and intention to remain there. This necessarily presupposes a definite abandonment of the former residence in another State.

(1) Establishing and maintaining a home in Florida in which the resident and his family live, and where they stay at least a considerable portion of the year.
(2) Declarations of residence, such as letter-heads, signatures on hotel registers, change of church and lodge membership, recitals in wills, deeds, etc.
(3) Having a place of business in Florida.
(4) Paying poll taxes and personal taxes, if any, to Florida officials.
(5) Registration for and voting in primaries and elections in Florida.
(6) Reporting and paying Federal income taxes through the proper office in Florida. It is also suggested that the new resident keep his bonds, mortgages, notes and other securities within the State of Florida.

"All of these circumstances are not essential in every case; but the facts must at least be such as to evince a clear and positive intention in good faith to become a permanent resident of Florida to the exclusion of any other State. In case of controversy a change of legal residence must be established affirmatively by facts susceptible of proof, and not merely by declarations of intention. It is essential to terminate previous residence in another State before a new residence can be established in Florida. If the evidence is equivocal, the courts

Above—Sand dunes on the east coast.

Above—A bunch of bananas grown on the east coast.

Part of a poultry farm in Flagler County.

Section of Ponce de Leon Plaza, Coral Gables.

Above—A pair of sailfish caught near Miami.

Kenilworth Gardens at Sebring.

A woodland scene near Leesburg.

Viewing Silver Springs from glass bottomed boats.

are inclined to hold that there has been no change of residence.

"Other circumstances than the foregoing might be controlling in any specific case. Careful and prudent persons will doubtless consult a competent lawyer before reaching the conclusion that they have done everything necessary to terminate their residence in the State in which they formerly lived and to acquire a legal residence in Florida in such manner as to secure the benefit of the Florida Constitution."

Of quite a different nature, but again as indicating Florida's leadership in progressive legislation, is the enactment by the Legislature of 1925 of a law fixing forty-five miles an hour as the legal speed of automobiles, and prohibiting municipalities from making the speed limit within their boundaries less than twenty-five miles an hour. This legislation is in line with the most advanced thought on the subject of motor accidents. Reckless and incompetent driving, not speed, is the cause of most motoring calamities. Reckless driving is heavily penalized under the Florida laws, but local speed traps have been eliminated and the traveller on the open road can move along at a reasonable pace without danger of officious interference. No other State has a speed limit of above thirty-five miles an hour.

Another piece of advanced legislation, enacted in 1925, was a modern model corporation law, based to a considerable extent upon the experience of Delaware and New Jersey, the provisions of which are summarized by the State Chamber of Commerce as follows:

There is no State stamp tax on stock issues or transfers.

Incorporation may be completed quickly.

No resident director is required but there must be a resident agent.

It is not necessary that directors be stockholders.

A Florida corporation may issue shares of stock, both preferred and common, without nominal or par value, fully paid and non-assessable, for consideration or at a price fixed by the directors.

A Florida corporation can begin business with capital as low as five hundred dollars.

Any meeting of stockholders or directors may be held either within or without this State.

Fully paid stock may be issued for property, services or cash. The judgment of the directors respecting the value of the consideration is conclusive in the absence of fraud.

Florida corporations may hold books, bonds or securities of other corporations, real and personal property, within the State, without limitation as to amount.

They may purchase shares of their own capital stock and hold and reissue or cancel them.

Different classes of stock, with such preferences and voting powers, or without voting power, may be issued as may be desired, and without limitation as to rate of dividends or relative amounts issued.

Florida corporations protect the private property of stockholders from liability for corporate debts.

Give their directors power to make and alter by-laws.

Provide for cumulative voting, if desired.

Amend their charters from time to time.

Merge or consolidate with other corporations.

Florida does not assess a yearly privilege or franchise tax on capital stock of corporations.

Florida corporations may issue bonds, debentures, or other obligations, without limit as to amount, and give bondholders power to vote, if desired.

May have perpetual existence.

May declare and pay stock dividends.

Provide for capitalization to any desired amount.

Fix the par value of their stock at any desired figure.

Keep all their books and records outside of Florida, except an original or duplicate stock ledger.

Withold, restrict or enlarge the voting power of any class of stock, as desired.

Voting trusts may be created.

The unparalleled rush of land buyers to Florida compelled the attention of the State to the importance of protecting investors from unscrupulous promoters and overzealous salesmen. Wherever money is being made rapidly, whether in the gold fields, in the oil fields or in the stock market, there always arises a horde of conscienceless swindlers, preying upon the credulity of the innocent and the inexperienced. The situation in Florida was well expressed by Governor Martin in an address which he delivered in New York City, in October, 1925, in which he said:

"Florida is not a land in which it is impossible to make mistakes in business any more than is any other part of our country. I naturally assume with you that taking our State as a whole—particularly taking newcomers in search of so-called 'opportunities void of work'—there are those who have paid too much for what they have. Because no reasonable person would conclude that every piece of land in Florida is a gold mine, or that Florida is a heaven to which one need only come to be exempted from displaying common sense and the will to work.

"The point I am making here is that there is nothing in our situation, no magic in our beaches, in our beautiful inland lakes, in our climate, in our skies which renders it unnecessary for the person doing business in Florida to divorce himself from hard common business sense. Nor do I know of any rules or regulations anywhere—no, not even here in New York—which will protect the investor who does not use reasonably good judgment in protecting himself.

"I understand that there have been occasions when

visitors in your city have been sold the Woolworth Building, the City Hall, and the Brooklyn Bridge for a song. If that sort of an investor comes to Florida, we cannot, strive as we may, protect him from himself. On the other hand, if those who come to Florida will use as much judgment in picking business opportunities as one must here in crossing Forty-Second Street, there is little chance for failure. Florida is a State with a future; we are not dependent exclusively upon any one of the many factors which have made our growth possible. Our permanent, century-defying prosperity is rooted in the soil and climate God gave us.

"Modern Florida comes before you as the advocate of honest business because, possibly more than any other state in the Union, she has back of her the business genius of men who have made a national place for themselves in the business world. But essentially Florida stands for honest business because no other kind is common sense. Through our laws we can and will protect investors against fraudulent misrepresentations made within the confines of our State. We must and desire to protect the investor against unprincipled persons but we cannot protect him against himself. We cannot legislate into men's minds a fool-proof sense of values. If those who come to us will use one-fourth of the intelligence they ordinarily exercise in their daily vocations, they will do better in Florida than elsewhere because the State offers them easily four times the opportunity to which they are accustomed."

The purpose of protecting investors in Florida land, so far as that can be done by statutory enactment, was crystallized in the real estate brokers' law enacted by the Florida Legislature of 1925.

This statute placed control of real estate brokers in the hands of the county judges and a State board. It makes it unlawful for any person to do business as a

View of Haines City looking over Lake Eva, showing tremendous development by Frank Bryson, the wizard of the Florida Ridge.

Picking oranges at Wauchula.

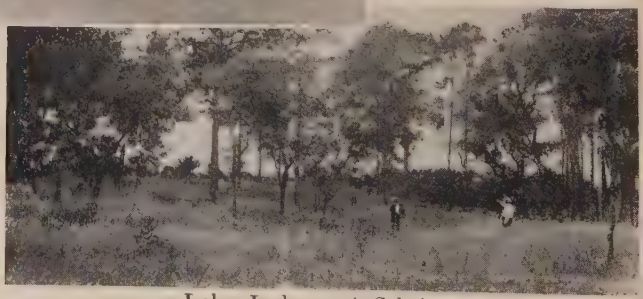
The St. Johns river at Sanford.

Left—Street scene in Ocala

Above—Circle park at Sebring.

Above—A street scene in Leesburg.

Above—A highway scene in Lake County.



Lake Jackson at Sebring.

real estate broker or salesman without registration and license and provides heavy penalties, including the revocation of the license, for violations of the law, which are enumerated as follows:

(a) Making any substantial misrepresentation, or
(b) Making any false promises of a character likely to influence, persuade or induce, or
(c) Pursuing a continued and flagrant course of misrepresentation, or making of false promises through agents or salesmen or advertising or otherwise, or
(d) Acting for more than one party in a transaction without the knowledge of all parties for whom he acts, or
(e) Accepting a commission or valuable consideration as a real estate salesman for the performance of any of the acts specified in this Act, from any person, except his employer, who must be a licensed real estate broker, or
(f) Representing or attempting to represent a real estate broker other than the employer, without the express knowledge and consent of the employer, or
(g) Failing, within a reasonable time, to account for or to remit any moneys coming into his possession, which belongs to others, or
(h) Being unworthy or incompetent to act as a real estate broker or salesman in such manner as to safeguard the interests of the public, or
(i) Paying a commission or valuable consideration to any person for acts or services performed in violation of this Act, or
(j) Any other conduct, whether of the same or of a different character from that hereinbefore specified, which constitute improper, fraudulent or dishonest dealing.

Florida has also adopted a modern fish and game law for the protection of sportsmen and the preservation

of the fish resources of the State; it has enacted laws intended to protect the consumers of Florida's citrus fruits under which laws the shipping of immature fruit is rigidly prohibited, and State inspection of all shipments is required before any common carrier may accept such shipments.

In short, Florida is awake to its new necessities, and is keeping pace with the material progress of the Commonwealth in its legislative enactments.

Florida's financial system is based upon a fixed policy of no State debt. For the purpose of carrying out its extensive operations for the reclamation of the Everglades, the State issues Drainage District bonds redeemable out of the proceeds of the sale of reclaimed lands, of which 25 per cent goes into the educational fund and the remainder is applied to the redemption of such bond issues. Counties have reasonable liberty in the matter of bond issues for roads and other public purposes, with the consent of the legislature. Municipalities have the usual leeway in bond issues based upon assessed valuations.

The State's income is derived in part by direct taxation, fees, etc.; in large part from the sale of State-owned lands, and for highway construction purposes from the proceeds of automobile licenses and the gasoline tax of four cents a gallon.

A determined effort to equalize taxable values in Florida was begun by Governor Martin in the spring of 1925. Each county has its own board of assessors and they had previously operated independently of each other, with the result that in some counties valuations for tax purposes were absurdly low and in other counties much too high. In one county, for example, a single new hotel cost its builders more than the entire value of the real estate in the county, as returned for tax purposes. At a conference of local tax boards, called by the Governor,

the raising of assessed values in some counties and the lowering of them in others, toward an ultimate realization at approximately 50 per cent of the actual value of the property, was begun. The expectation is that by 1928 real estate throughout Florida will be returned for tax purposes at values of about one-half of actual selling prices.

While the county is the unit of governmental subdivision in Florida, there is a growing movement toward the extension of municipal control over entire counties. This is advocated by many students of political science, who are agreed that the weakest spot in the American political system is in county governments. Except in distinctly rural sections having no municipalities of considerable size, the county government usually performs no functions which could not be better and more economically performed by a single municipal government. So strongly has the idea of merging county and city governments into one gained ground in Florida, a bill was introduced in the Legislature of 1925 to permit the city of Jacksonville to extend its corporate limits and exercise exclusive governmental functions over all of Duval County. The defeat of this measure is attributed to the opposition of Tampa, Miami and some other municipalities which were not to be accorded similar rights, and a movement is taking shape for a State-wide statute which will permit the dominant municipality in any county to absorb the county government. This doubtless will not be accomplished without the further division of many of the larger counties into smaller units than at present. There are sixty-six counties in Florida at present, many of these naturally covering a very large area. They have been carved from year to year out of the two original counties of the State, Escambia County, which formerly took in all of the territory west of the Suwannee River, and St. Johns County, which included all the rest of the State.

There are three hundred and thirteen municipalities in Florida. Each operates under a special charter from the Legislature, but the majority of them have practically adopted their own charters and have either the straight commission form of government or the city manager plan, another evidence of the progressive spirit which is prevading the Sunshine State.

The State government of Florida is departmentalized. The elective officers are the Governor, Secretary of State, Attorney General, Comptroller, Treasurer, Superintendent of Public Instruction, and Commissioner of Agriculture; the appointive officers heading the various departments are the State Veterinarian, Health Officer, Geologist, Shell Fish Commissioner, Fresh Water Fish and Game Commissioner, Chemist, Tax Equalizer, Chairman of the State Road Department, State Railroad Commissioner, and State Plant Commissioner.

The State Marketing Commissioner, operating under the direction of the Commissioner of Agriculture, is also an important functionary in Florida's administrative affairs.

The absence from the foregoing list of a Prison Commissioner or official corresponding to that title is accounted for by the fact that all of the State's prisons and penal institutions are under the control of the Commissioner of Agriculture. Male convicts are utilized for labor on State work, such as road building, and their labor is sometimes farmed out to contractors for road work or in the lumber and turpentine camps.

The State maintains a penitentiary for men and another for women, in which industries of various kinds are conducted; there is also a reform school for boys and another for girls. That Florida is a law-abiding State is indicated by the fact that the State census of 1925 enumerated only 1,260 convicts serving terms for a violation of State laws, of whom the great majority were negroes.

The State maintains also an institution for the feeble-minded near Quincy, and a school for the deaf and blind at St. Augustine, in addition to a farm colony at Gainesville. The State Hospital for the Insane is located at Chattahootchee.

Florida's representation in the Congress of the United States consists of two Senators and four Members of the House of Representatives.

The qualifications of a citizen of Florida to entitle him to vote, in addition to being a citizen of the United States, are residence in the State for one year preceding the election, six months in the county, and thirty days in the election district; he or she must also be able to read the Constitution of the United States and to write his or her name.

The State of Florida began, early in the twentieth century, to modernize its educational system in anticipation of its destined growth in population and importance. The result is a system of public schools and institutions of higher education which are easily equal in standards and efficiency to those of any other state in the Union.

Florida has more available funds for educational purposes, without special taxation, than most other Eastern States. Under Florida's compact with the United States Government whereby Florida took title to the submerged lands, it was stipulated that a quarter of the revenue from the sale of these lands should be devoted to educational purposes. It is keenly realized moreover by Floridians generally that, if the State is to hope to attract and keep permanent settlers from outside, it must provide educational facilities for the children of the newcomer comparable with those which are available in the regions from which they come. One result of this is a very high degree of pride in local school systems, a pride which in most instances is more than justified. Not only are the principal towns and counties of Florida pro-

vided with physical facilities for education which in many cases are really superb, but by making liberal inducements to the highest grade of teachers, they have set the educational standards well above the average of the whole United States.

An interesting sidelight on the quality of Florida's public schools is found in the numerous instances where parents, visiting Florida for the winter, and placing their children temporarily in the Florida schools, have found their progress so rapid and their interest in their school work so genuine that they either stay on until the end of the school year, or arrange to keep their children in the Florida schools until summer. In Fort Myers, where the high school faculty is composed entirely of University graduates, many resident families arrange every year to give homes and supervision to the children of winter visitors who, themselves, can only remain in Florida for two or three months, but who leave the young folks behind in order that they make take full advantage of the excellence of the instruction furnished. Many of the high-school and grade-school buildings in Florida are among the most beautiful examples of architecture in the State. School life in Florida, moreover, has the same advantage which factory work has, in that the windows can be wide open all the time, and the pupils are always in the fresh air.

So clearly do the people of Florida recognize the importance of first-rate educational facilities that many municipalities subject their school systems to the frequent scrutiny and supervision of educational experts from all over the United States. A commission composed of members of the faculty of Teachers College, Columbia University, New York, for example, in 1925, spent months in an analytical survey of the school system of Tampa, and upon the commission's recommendation the entire system was reorganized.

At the top of the educational system of Florida stands the State University at Gainesville, with its students confined to the male sex, and the Florida State College for Women at Tallahassee. These institutions are organized on lines similar to those of the great state universities elsewhere, and their graduates have at least had the opportunity of obtaining as thorough an education as is provided in any other American college or university.

Under the direction of Dr. A. A. Murphree, who has been President of the State University since 1909, the institution at Gainesville has been reorganized, and its activities and influence have become State-wide. The main departments are the College of Arts and Sciences, the College of Agriculture, the College of Engineering, the College of Law, and the Teachers College, with a graduate school leading to various master's degrees; in addition the University maintains, in coöperation with the United States Department of Agriculture, under the direction of Dr. Wilmon Newell, Dean of the College of Agriculture, an agricultural extension division, with its county agents and home demonstrators in every county of the State, and an Agricultural Experiment Station for the special study of the peculiar problems of the Florida farmer. This experiment station has its headquarters and principal grounds in Gainesville, with branches at Lake Alfred for citrus research, at Quincy for the study of tobacco problems and at Belle Glade for experimental work in agriculture in the Everglades. Besides full four-year courses, the University offers two short courses in agriculture, one of a year and the other of four months, besides a "Farmers' Week" held every August.

A very important part of the work of the Agricultural Extension Division, besides the direct demonstrations of the county agents and the home demonstrators, is the organization of the boys' agricultural clubs. There are corn clubs, pig clubs, peanut clubs, potato clubs, bee

clubs, and citrus clubs throughout Florida, and through them the State is taking a far-sighted step toward its own future agricultural development. In 1925 there were 792 of these farm clubs for boys and girls, with a total membership of 11,363 young folks.

Florida's club work differs from that of all other states in that it features special activities in citrus study and growing. Not even California has anything to compare with the citrus clubs now operative in the land of our last frontier. Boys predominate in the work, although some girls are also members of the citrus clubs. A rural school is usually the hub of the enterprise. Most of the Florida country schools have spacious play yards. A part of one of these yards is developed as a citrus nursery by the club boys under the active direction of the county agent. The boys do all the growing, management and propagation work which they would have to perform if they were private grove owners. The study and practice budding and grafting, they transplant from nursery rows to the grove fields. They study the insects which jeopardize citrus production and learn how to control them. Each boy collects specimens of all the most destructive insects so that he readily recognizes them whenever he sees them thereafter.

The record of ninety-five bushels of shelled corn on one acre of land made by a boy in Okaloosa County, is not the world's record, but it is extremely high for a State which is not notable as a corn producer. Old-time farmers are learning from the boys what good farming really is.

Half a bale of cotton to the acre is about the State's average; when one of the cotton club boys of Santa Rosa County grew better than two bales, the old cotton planters sat up and took notice. Canning, poultry raising, home industries of various kinds are among the special activities of the girls' clubs, and they, like the boys, fre-

A field of squash at Plant City.

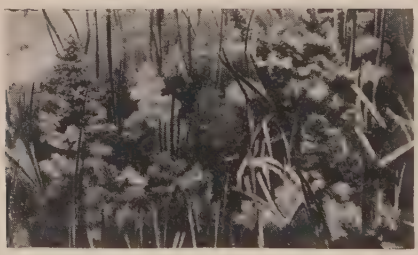
Herds grazing on pasture of oats and rye in Pasco County.

Farmers spraying citrus trees for control of aphids in Polk County.

Dairy cattle in Pasco County.

On the Ocala Golf Links.

A Swarm of Bees in Lake County



An underwater Scene at Silver Springs.

Gulf-Atlantic Highway between Sebring and Palm Beach.

quently bring up records which make their elders marvel.

The buildings and equipment of the State University are ample, and of a high degree of excellence. With its enrollment of nearly 1,800 students, the University plays a dominant part in the civic and social life of Gainesville, and the public recitals on its great organ, which are often broadcast by radio, are always crowded.

Besides the educational institutions maintained by the State and its subdivisions, there are many privately operated and endowed institutions of learning in Florida, two of which are worthy of special mention here. One of these is Rollins College, at Winter Park, which was established in 1885 through the influence of the General Congregational Association of Florida, and with the aid of a gift of $114,000 made by the citizens of Winter Park, and a gift of $50,000 by Alonzo W. Rollins.

The oldest institution of higher learning in Florida, Rollins College, has steadily raised its standards until it has met all of the requirements of the Southern Association of Colleges and Universities. Its campus is beautifully situated on the shore of Lake Virginia and against one of the most charming backgrounds in the entire State. It is coeducational, with a student body of fewer than three hundred. The ideal of Rollins College is that of the small college devoted to the study of the humanities—such an ideal, in fact, as that of Amherst or Williams. Among the distinguished alumni of Rollins College are Rex Beach, the novelist, George T. Merrick, the genius behind Coral Gables, and numerous other men and women who are among the leaders of thought and activities in the State and Nation.

Another Florida college is John B. Stetson University, which has given to the city of DeLand the title of "The Athens of Florida." Founded and endowed by the late J. B. Stetson of Philadelphia, its original intent was to meet the educational requirements of its locality. Its rep-

utation, however has necessitated broadening its scope until to-day students from practically every state in the Union, and from many foreign countries as well, pursue their studies here. The faculty of fifty instructors is recruited from the best universities and colleges. The student body numbers well over six hundred.

An important educational institution is Southern College at Lakeland, which is maintained by the Southern Methodist Conference, has a student body of several hundred and a teaching faculty of a very high order. Palmer College at DeFuniak Springs is an institution under the control of the Presbyterian Church.

Among the quasi-educational organizations of Florida, the Florida Forum and Assembly, with its headquarters and auditorium at Daytona Beach, ranks first. In its Forum are discussed current topics of importance by speakers of national reputation, and its independent programs are of the highest Lyceum or Chautauqua grade. It is the parent body of a system of similar organizations, covering several Florida cities.

There is also a well organized system of Chautauqua assemblies in Florida, the oldest being at DeFuniak Springs.

In short, the newcomer to Florida can find, wherever he looks, educational and cultural attractions and facilities equal to those in the state he left behind him.

CHAPTER XII

FLORIDA'S BUSINESS ORGANIZATIONS

THE business men of Florida are not of the type to leave the promotion of the interests of the State and its subdivisions to chance or to their public officials. The rapidity with which Florida has been impressed upon the consciousness of the rest of the world is due to the aggressiveness of the organized business interests of the State, and their belief in the efficacy of the liberal use of advertising.

In no other state does there exist such a complete and effective system of Chambers of Commerce, each devoted to the promotion of its particular municipality or county, as Florida can boast. There is hardly a community in Florida large enough to have a post office that has not also a Chamber of Commerce, engaged in the effort to tell the world of the superior advantages of that particular community. In this effort they are supported by an interesting and unusual provision of the Florida statutes, under which county and municipal governments may obtain from the Legislature the privilege of levying a direct tax for publicity purposes; the Legislature of 1925 enacted local bills authorizing such taxation in twenty-one counties and sixteen cities, the tax running as high as five mills on the dollar of assessed valuation for Sarasota and Hardee Counties, and up to ten mills on the dollar for the city of Mount Dora.

Some of the Florida Chambers of Commerce boast of memberships as large as those to be found in northern and western cities many times their sizes; Los Angeles, with

a million population, is the only city in the United States having a larger Chamber of Commerce than those of Daytona Beach and Lakeland. There are many communities in Florida with a larger membership in their Chambers of Commerce than Chicago boasts, although Chicago's population is more than double that of the entire State of Florida.

These Chambers of Commerce exist not only to promote their communities through advertising of every description, but to serve newcomers by aiding them to establish themselves and to avoid difficulties and annoyances in their early contracts with their new environment. The prospective visitor to or investor in Florida cannot be better advised than to communicate with the secretary of the Chamber of Commerce in the community toward which his attention has been directed, for information and assistance in such matters as property values, the effort to find lodgings or a home, information about climatic conditions, business opportunities, agricultural opportunities, school facilities—or the hundred and one things concerning which he or she may desire information. For the guidance of those interested, a list of the local Chambers of Commerce of Florida, revised to December, 1925, is included as an Appendix to this book.

The Chamber of Commerce spirit, which is essentially the spirit of coöperation for the common good, manifested itself on a State-wide scale in the spring of 1925, when steps were begun, at a conference of representative citizens of all Florida, held at West Palm Beach, toward the enlargement of the functions of the Florida Development Board, and its elaboration into a State Chamber of Commerce, under which name, with headquarters at Jacksonville, it now functions effectively, having affiliated with it practically all of the local Chambers of Commerce of the State.

The purposes and program of the State Chamber of

College of Agriculture, University of Florida.

Above—
Language
Hall,
University
of Florida.

Horticultural grounds,
University of Florida.

University of Florida
Campus.

Above—
Airplane view
showing lakes
and
Haven Hotel.

College of Law building, University of Florida.

Above—College of Art and Science, University of Florida.

Lake Mirror in Nassau County.

Commerce are broadly based upon the development of Florida's natural and agricultural resources. These purposes have been set forth as follows:

"Florida's development depends upon her ability to broaden her markets. Florida has more sunshine, a more health-giving climate, more rivers, more lakes, more miles of ocean front, more land than its people can use during this generation. This surplus of natural resources cannot be profitably sold or utilized unless people are brought into the State in increasing numbers.

"Florida's land will for many generations produce more vegetables, more fruit, more products of the farm than its own people can consume. In these lines it has long produced a surplus and with only a relatively small portion of its land in actual use. If this surplus is to be increased, more consumers must be found. Any development program for Florida must necessarily make consumer demand outside the State a matter of major importance, but no development program is complete or well-advised unless it also stresses the importance of increasing demand within the State.

"Broadening the home market means more capital, more people, more business, larger output and larger pay rolls. It means a larger permanent population, which will in itself stabilize business conditions by increasing the year-round demand. Every time a Florida industry adds an additional worker to its pay roll, the position of Florida's agriculture is strengthened. The larger Florida's cities become, the more industries they acquire, the sounder the State's business foundation becomes. While historically and politically Florida is a State, it is not as yet a complete economic unit. It is the product of a period of intensive development along community lines, of the intensive development of special activities and occupations. While this type of development was inevitable and necessary, it has created many problems and oppor-

tunities for service which can only be handled on the basis of community coöperation.

"The objectives, therefore, of a sound, sane, conservative development program, which will put permanent props under community development must be:

(1) To bring more people who are seeking recreation and health into the State; to bring them here earlier and to keep them longer.
(2) To bring more settlers, more home builders into the State, to interest more capital in the development of Florida's output.
(3) To increase the yield of the land and sell the product.
(4) And in conjunction with all of this to so increase the facilities for transportation, distribution and for informing the public concerning Florida's services, opportunities and products that demand will keep pace with production.

One of the first and most important situations with which the State Chamber of Commerce was called upon to deal was the investigation and discouragement of such land-selling and colonization schemes as were either economically unsound or essentially dishonest. In coöperation with the Vigilance Committee of the Associated Advertising Clubs of the World, and other agencies, the State Chamber of Commerce began, in the summer of 1925, a campaign against misrepresentation and overstatement in the advertising and promotion of Florida properties.

As a result of this campaign, several hundred unscrupulous real estate operators were put out of business and the Chambers of Commerce and Real Estate Boards of Florida were brought into coöperation in the effort to keep the advertising of Florida within bounds.

In order to make this campaign for truth in advertising more effective, a meeting was called in New York City in

October, 1925, at which the representatives of the press of the United States were invited to meet many of the men who have invested millions in Florida land, and the representatives of the State Chamber of Commerce for the purpose of discussing practical ways and means of coöperation in curbing fraudulent misrepresentation concerning Florida lands and securities.

The meeting was sponsored by six New York business men who have extensive interests in Florida; Barron G. Collier, owner of nearly two million acres of land in Collier County; the Honorable T. Coleman DuPont, United States Senator from Delaware and a heavy investor in various parts of Florida; Mr. August Heckscher, multimillionaire and philanthropist, whose Florida investments run into many millions; Mr. H. H. Raymond, President of the Clyde Steamship Company; Mr. S. Davies Warfield, President of the Seaboard Air Line Railroad; and Mr. John H. Perry, publisher of three daily newspapers in Florida and director in several Florida banks in addition to his extensive interests in the North and West.

The determination of the State Chamber of Commerce to hunt down, discourage and punish fraudulent representatives of Florida properties was effectively stated by Mr. Herman A. Dann, President of the Chamber, who said:

"One of the biggest problems with which Florida is at present concerned is that of 'truth in advertising,' and truth in the news which comes or purports to come from Florida. While it cannot be said of our people that they have been backward in proclaiming the advantages of their State to the rest of the world, neither can it justly be said that the advertising, news and magazine publicity emanating officially or quasi-officially from Florida the State, or Florida communities, has ever been fanciful or untruthful.

"But I should not be dealing with you frankly were I not to confess and complain that in pretending to state Florida's case to the investment public during the past year or two, Florida facts, Florida progress and Florida opportunities have been shamefully used and abused by a breed of fictionists and self-serving plungers whose works and words are an abomination, and whose presence in the State and operations outside the State are a curse to every honest interest now seeking by its energies and capital to develop our resources.

"With reference to cases of fraudulent misrepresentation concerning Florida lands or securities made within the State, we can deal and are dealing aggressively. Offenders are not only being disciplined and fined, but they will be imprisoned, if at the discretion of our courts their offense justify.

"We cannot alone, however, reach outside the State to prevent abuses or bring action against agents and agencies operating in various parts of the United States and which claim to extend to the general public a chance to share in Florida's prosperity while actually doing business of a nature which in some instances has proved to be absolutely fraudulent,—and which in other instances is so nearly fraudulent that Florida and Federal authorities alike are disappointed in finding themselves helpless to interfere.

"One outstanding evil is the process by which unscrupulous operators who come from every section of the country proceed to capitalize dishonestly on the honest efforts and permanent investments of true Florida developers. For example, a man eminent in the business world purchases a tract of land for experimentation in rubber production of bananas—anything. This purchase may represent in the mind of this constructive developer not only a long range investment with all the potential hazards incident to embarking in a new field, but it may also repre-

sent years of painstaking effort on his part and the expenditure of millions of dollars in improvements with no thought whatever of a vast reward waiting immediately round the corner.

"On the strength of each such honest, constructive project literally scores of thin-conscienced promoters and shoestring financiers stand ready to spring into the field besieging persons of large and small means to invest their money in every sort of speculative enterprise from rubber and banana plantations promising 'sure and enormous profits' to twenty-five dollar city and town lots 'fully improved with sewers, gas, water, electric light and sidewalks.' And a certain class of the public fall for this as Barnum always insisted it would.

"This is the process by means of which the conservative Florida capitalist and honest Florida developer is 'capitalized' against his will,—the process by means of which undeveloped lands in districts far distant from rail and motor transportation are offered and marketed as developed, desirable subdivision property, or highly valuable acreage for specialized crops.

"I trust I have made my point clear. There is, for example, tobacco land in Florida; but not *all* Florida land grows good tobacco. There is good sugar cane land in Florida; but not all Florida land grows sugar cane. Almost any kind of fruit can be grown in Florida somewhere, but that is no reason why a corporation of persons should state that oranges and bananas can be grown everywhere in the State. Florida has whole counties admirably suited for cotton; but not every acre is cotton land.

"In the case of every locality in Florida there are advantages which can be truthfully stated. There is no need for misrepresentation. Sound, legitimate enterprises running into hundreds of millions of dollars are injured thereby. Misrepresentation concerning Florida's

minor opportunities casts suspicion and brings discredit upon projects which for size, soundness and sureness of future have never been surpassed in the annals of American development.

"The Florida State Chamber of Commerce (in which are represented 178 local Chambers of Commerce; the railroad, shipping, mercantile, financial, hotel, resort and agricultural interests of the State) has undertaken at great expense an advertising campaign to warn the American public to 'investigate before investing.' The practical question which I wish to ask here to-day is whether in addition we can be helpful to each other in arranging a program which will enable every newspaper and every magazine which desires to do so to investigate before it publishes.

"The position we take is that the truth about Florida is good enough. We are certain of the future of our State. In 1924 more than $450,000,000 of northern capital was put into permanent Florida holdings. Most of this capital was brought by individuals and corporations familiar with the State. There need be no concern on their account. The big banks and insurance companies of America rarely make mistakes in their investments. They are adequately protected by our laws, which are favorable to productively invested capital and by the security underlying their investments. We are concerned, however, for the small investor. It is his savings which the unscrupulous operator endeavors to obtain, and we ask your help in 'playing him safe.'

"The Florida Chamber of Commerce would be pleased to be enlisted with you in the cause of honest business and truth in advertising."

INVESTIGATE BEFORE INVESTING!

That is the slogan under which Florida makes its appeal to-day to the people of the United States.

The Florida State Association of Real Estate Boards,

at its convention held in Lakeland November, 1925, gave its full endorsement to the effort to protect the buyer of Florida property against misrepresentation. The various Real Estate Boards of the State are coöperating effectively in the enforcement of penalties imposed upon unscrupulous real estate promoters and vendors, and at their Lakeland convention issued a proclamation addressed to the members of the real estate boards of the entire United States as follows:

Our country, being a sisterhood of sympathetic states, we, the realtors of Florida, rejoice in the superb development that has come to the Nation during the past century and a half; and we commend each state that, through the daring and vision of its people, has made known to the world the attractions and resources that have justified the varied developments which now glorify the varied parts of this great Union.

Because of the mutual dependence and joint interest of all, we ask the realtors of the United States to consider certain definite affirmations which we make regarding Florida and which we shall express without exaggeration or boastfulness.

We affirm and know that the State of Florida has a longer coast line and indentations of bays, estuaries and rivers than any other state in the Union.

We affirm and know that as the Atlantic Ocean lies on the east of Florida and the Gulf of Mexico on the south and west of Florida, these tremendous bodies of water do so modify the climate as to render impossible violent extremes of temperature.

We affirm and know that the most northerly line of Florida is further south than the most northerly line of Mexico and that, therefore, the State of Florida having an undulating surface but no mountain ranges represents an ideal place to realize the agricultural advantages and personal comforts which come from a long, equable growing season.

We affirm and know that the high and firm-margined

lakes of Florida number many thousands, that these are well distributed over the State, from Lake Okeechobee (the largest fresh water lake lying wholly within the United States) around to Pensacola and that these lakes are a characteristic feature of the scenery and beauty of the State.

We affirm and know that the artesian water supply of Florida and its countless springs, medicinal and otherwise, ranging in size from river heads, like Wakulla Springs in Walkulla County and Silver Springs in Marion County, down to the rills of the hills, do guarantee for Florida a fine naturally-filtered water supply.

We affirm and know that the Atlantic Ocean, the Gulf and the numerous rivers and lakes of the State contain an unequalled variety of fish for sport and food.

We affirm and know that as the Florida waters are the winter home of northern water fowl and that as the forests still hold plentiful wild life, both bird and animal, for hunting, Florida is a mecca for sportsmen.

We affirm and know that the soil varieties of Florida are as remarkable as the extent of the State itself, being favorable to early winter vegetables, to tropical and subtropical fruits and plants, and yet adaptable to those general agricultural products which are usually considered the chief heritage of the Central and Northwestern States of the Mississippi Valley. Consequently, we affirm and know that under systems of cultivation, men and women can secure a profitable agricultural income from comparatively small acreage in Florida.

We affirm and know that the mineral resources of Florida are suited to the needs of the Nation's agriculture, of the Nation's programs of building and to highway construction, together with many uses yet to be evolved through increasing industrial development.

We affirm and know that the educational system of Florida is progressive and expanding rapidly to meet the remarkable influx of a new population. The University of Florida, at Gainesville, and the Florida State College for Women, at Tallahassee, stand high in the esteem of the educational authorities of the Nation.

We affirm and know that Florida, by means of its State Highway Department is rapidly coördinating all features of highway development in all counties, at the same time that it is carrying through to completion several preferential trunk lines, both with and without Federal aid.

We affirm and know that the government of Florida is simple, straightforward and inexpensive; that the State has carried forward in any of its great plans of internal improvement without incurring any bonded debt; and that Florida as a State is, therefore, peculiar in its freedom from debt and in the lightness of its general burden upon its citizens. In this connection we declare our approval of the constitutional inhibition against either State income or State inheritance tax, and the refusal of the Legislature to impose taxes on either capital stock, on franchises, on annual corporation, on securities, or on intangibles of any kind.

These affirmations and expressions of knowledge are set forth in simple form in order that the realtors of the United States may understand why there is a Nation-wide interest in Florida. They are also set forth in order to assure people of all other states that Florida is not attempting to detract from others but is simply desirous of making its contribution to the greatness of the whole United States.

PART II
THE BUILDING OF A COMMONWEALTH

CHAPTER XIII

FLORIDA'S THREE GREAT CITIES

JACKSONVILLE, Tampa, Miami—to name them in the order of their age—are the only Florida cities having more than 100,000 permanent population. Each is the metropolis of a distinct territory, and all of Eastern and Southern Florida is tributary to one or another of them. St. Petersburg is rapidly growing into fourth place in population, and the metropolis of West Florida, Pensacola, is on its way, with the awakening of that section of the State, to become a big city, but its inevitable greatness is still in the future.

Jacksonville, the gateway to Florida, is the State's chief seaport, and there is every reason to anticipate that it will always retain that eminence. It is not only the railroad center through which almost all of the traffic in and out of Florida passes, but it is the outlet to the sea for the commerce of a considerable part of southern Georgia, Alabama and the territory north and west. Established trade routes are not readily altered, and whatever the development of other Florida cities may ultimately make them, it is hardly to be doubted that their future greatness will not be at Jacksonville's expense, but that Jacksonville will continue to reflect the growth of the whole State in somewhat the proportion which it does now.

Approximately ten per cent of Florida's population, or a few more, live in Jacksonville to-day. Precise population figures in Florida are certain to become inaccurate between the time they are written and their pub-

lication. The State census of 1925 gave Jacksonville 95,486 population, Tampa 94,808, and Miami 71,419. Since that census was taken each of the three cities has made extensive territorial additions, and each of the two cities, Jacksonville and Tampa, claimed in the Fall of 1925 a population of above 130,000, while Miami estimated its permanent citizenry at above 150,000. The precise figures are of no special consequence; the fact is that Jacksonville, Tampa and Miami are Florida's largest cities, and that the question of mere numerical size has not affected Jacksonville's commanding position as the metropolis of Florida.

As good an index as any of the growth of a community is the growth of its bank deposits. The picture of the growth of Jacksonville since the beginning of 1924 is given by a comparison of the total deposits in its three largest banks of January 1, 1924, with those of September 28, 1925. In this twenty-one months' period the Barnett National Bank grew from less than $10,000,000 of resources to more than $32,000,000; the Florida National Bank increased its deposits from $14,000,000 to above $33,000,000, while the Atlantic National Bank jumped from around $19,000,000 to $50,000,000. The State banks in Jacksonville grew in almost the same proportions.

This enlargement of Jacksonville's banking resources is not, as in the case of Miami, the result of a local boom. Some Miami banks have grown in the same space of time at even a faster rate, due to the intense activity of real estate in the Miami section. Jacksonville's banking growth reflects the growth of the whole State of Florida. Indeed, Jacksonville and its immediate vicinity have been less affected by the rise in real estate prices than any other part of the State.

Compared with other communities in Florida, especially in the tourist centers, Jacksonville real estate prices at

the end of 1925 were very low indeed. Even compared with land values in northern cities of similar size and commercial importance, Jacksonville real estate, in spite of the beginning of a price boom in the latter months of 1925, was still selling at figures based upon the community's position as a business metropolis.

Jacksonville, as Florida's chief seaport and the commercial, financial, industrial and railroad center of the State, makes no pretensions to being a tourist resort, though many winter visitors make it their headquarters. Such residential developments as have been undertaken until recently in and around Jacksonville have been for the purpose of supplying a growing demand for suburban homes for the business men of the city itself.

Five years ago Jacksonville ended against the blank wall of the forest, and the short-sighted ones jeered when Telfair Stockton began to clear off the trees and Avondale came into being. Now there are developments five miles farther out, all the way to the Timuquani Golf Club, adjacent to which a swamp is being converted into home sites, and the winding canals of Venetia will soon be lined with residences.

The extension of Jacksonville's residence section southward along the west bank of the lovely St. Johns River, is not the only direction in which the city is growing. Across the river, in the territory recently annexed, and along the routes followed by motorists bound for the Dixie Highway and the East Coast, or the sea beaches which Jacksonville calls its own, other new residential suburbs are developing. One of these, San Marco, was completely sold out in a single day without advertising. Another, San José Estates, is perhaps the nearest approach, among the developments immediately adjacent to Jacksonville, to the type of residential developments so common farther south. Both San José and Venetia are attracting buyers from outside the State, and this

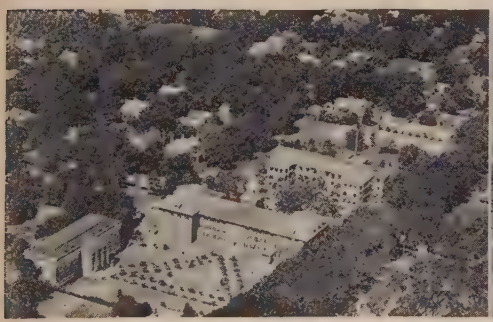
is true also of Ilanda and Florida Beach, which border the river and the ocean, along the seventeen-mile concrete boulevard, whereby Jacksonville has overland access to the sea.

Although Jacksonville lies on the left bank of the St. Johns as one faces downstream, it is necessary to cross the river over the magnificent toll bridge, opened in 1921, in order to drive to the ocean. Wide inlets and creeks around and below the bend where the river turns eastward just below the city, delayed the development of the west and north shores of the river until the harbor facilities became so congested that relief at any cost seemed essential. The volume of traffic in and out of Jacksonville Harbor, twenty miles up the St. Johns River from the sea, is indicated by the fact that two hundred and sixty-five ocean-going craft entered the port during the month of September, 1925. It is the only port on the Atlantic Coast of Florida having both adequate rail connections and water deep enough to permit a full-sized ocean freighter to enter with a full cargo.

The needs of the port led Mr. H. H. Buckman, a young engineer of Jacksonville, to investigate the possibility of added harbor facilities nearer the sea on the north bank of the river, with the result that a comprehensive plan, based upon his investigations, has been adopted for a great railroad and steamship terminal at a point now called New Berlin, about nine miles below the present center of shipping activity, and about eleven miles inland from the sea. In the expectation of developing a great industrial center at this point, Northern capitalists are financing the project, and a number of large industries, new to Jacksonville, and some of them new to Florida, are expected to be located at the new Port Jacksonville.

These plans call for a boulevard extending by way of

Bathing pool at Green Cove Springs.

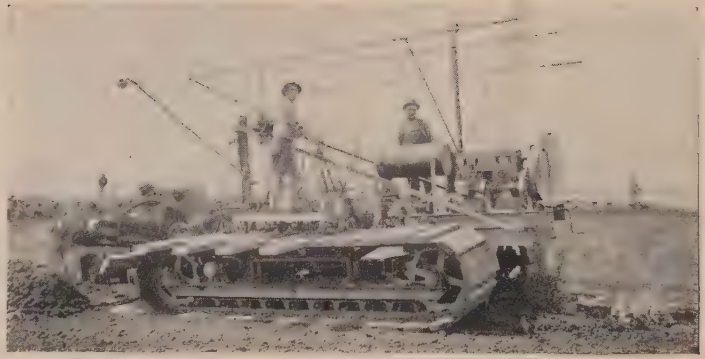


Airplane view of Stetson University.

Lue Gim Gong, Chinese horticulturist, at DeLand.

Street scene in DeLand.

Airplane view of Okeechobee.



Buckeye Ditching machine, used for digging farm ditches.

View of ditch dug by large Buckeye ditching machine in Everglades.

After a days hunt in the Everglades.

Main Street in Jacksonville, to and beyond the new port, to an island and beach development on the north side of the river, rivaling those of the south side.

Jacksonville is in a very comprehensive sense the gateway of Florida. Not only does the great bulk of rail and water freight in and out of the State pass through the city, but an overwhelming majority of all passenger travel by rail, boat or motor car is routed through the city. The Jacksonville passenger terminal, completed only two years ago and estimated then to be adequate in its facilities for handling passengers, mail and express matter for a quarter of a century, had to be enlarged in 1925, until it has become the largest passenger station in the world in the number of miles of trackage and the number of trains handled through it daily.

Even without industries, Jacksonville's position as the tollgate through which the commerce of the State flows, and as a distributing center for commodities of every kind, would be a commanding one. It has, however, a large and growing number of manufacturing industries, serving not only Florida, but shipping their products by rail and water to the rest of the country. And its climate, while naturally cooler in winter than that of the cities farther down the peninsula, is nevertheless one in which outdoor sports can be enjoyed the year round, where green things grow and blossom throughout the winter, and in which many Northern visitors, who prefer an occasional frosty morning, are beginning to establish their winter homes.

Jacksonville was among the last of Florida communities to advertise its advantages to the outside world. Its inhabitants have caught the enthusiasm of the rest of the State, however, and through its Chamber of Commerce, its municipal publicity department, and a group of business men, under the leadership of James R. Stockton, calling themselves "Believers in Jacksonville," and

backing their belief with their cash, the city is proclaiming its merits to the world at large, and with the same result which follows whenever a Florida municipality takes pains to inform the public what it is and what it has. The public always responds by investing

The city of Jacksonville has owned and operated its own electric light and power plant since 1895, the cost having been financed from the proceeds of various bond issues, totaling $1,052,500.00. The gross earnings of the plant for twenty-six years ending in 1924 amounted to $14,661,618.26, of which more than $4,000,000.00 has been turned over to the City Treasurer for general fund purposes, in addition to sinking fund and interest on the bond issues, while the plant on June 30, 1925, had an asset value of $4,410,000.00. The electric rate for current in Jacksonville ranges down from seven cents a kilowatt hour, making it extremely economical to cook by electricity, which has become the general practice, while the rate for current for industrial use ranges down from three cents a kilowatt hour. The city of Jacksonville also has $3,000,000.00 invested in municipal docks and terminals, owns a municipally operated railway, a golf course and an athletic stadium, and with its own water system, broadcasting station, swimming pool, municipal nursery, parks, hospitals, etc., claims to have more publicly owned utilities than any other city in the world.

Tampa, like Jacksonville, is the undisputed commercial and industrial metropolis of an immense territory. While Tampa's normal commercial sphere does not extend as far inland beyond the confines of Florida as does that of Jacksonville, its strategic situation on the Gulf Coast makes it a more convenient port of entry and departure for shipping to and from other Gulf ports to Central America and the West Indies; and the ships of every flag, which come into its harbor, carry their own evidence of the extent of Tampa's far-flung commerce.

Tampa's development in recent years has been not only commercial and industrial, but as a tourist center as well, while its situation with respect to the agricultural development of the State is particularly fortunate. Within a radius of one hundred miles from Tampa lies more than half of the State's entire production of citrus fruits and winter vegetables. Within this area, also, are found almost all of the phosphate deposits of the State, and many other of Florida's mineral resources, while Tampa is the nearest and natural shipping point for the beef cattle of the ranges in the Kissimmee Valley and the Okeechobee country.

Tampa's convenience as a point of departure for all of the West Coast, with railroads and highways radiating in every direction, is the magnet which draws an increasing number of tourists every season. It was an important commercial city, however, before there were any tourists in Florida, and it still retains many of the characteristics impressed upon it by the Cuban-Spanish immigrants, who were among its early settlers. An entire district of Tampa, called Ybor City, is still Spanish in language, customs and point of view. Its inhabitants are, for the most part, workers in the cigar factories which constitute Tampa's principal industry, although there are many Spanish families of wealth who maintain the highest traditions of Spanish culture.

Tampa's position as the manufacturing and distributing center for cigars of the pure Havana quality, is one of which it is justly proud. More all-Havana cigars are made in Tampa than are made in Cuba; the tobacco is imported from Cuba, and the workers from Cuba and Spain. The King of Spain himself smokes cigars especially made for him by Cuesta Rey & Company, of Tampa, as the royal warrant over Alphonso's own signature attests.

Although only one hundred and sixty miles farther

south than Jacksonville, Tampa wears a tropical and exotic aspect in the sharpest contrast to the almost northern appearance of Jacksonville. Live oaks predominate in and around the city on the St. Johns. Palms in enormous variety dominate the scene in Tampa. Vegetation is almost tropically luxuriant; the bird life is definitely subtropical, and there is an air about the city and its people which distinctly seems to declare a certain spiritual kinship with the Spanish Indies. There is a total absence, however, in Tampa, of anything approaching the indolence of the West Indies. It is, as a city, as alive, enterprising and progressive as any community in America. Climatically, it is almost ideal, either for the tourist who wishes to escape the faintest reminder that the thermometer has a freezing point, or for the year-round resident who demands only that his summer sunshine be tempered by cooling breezes. Ninety-six degrees Fahrenheit is still Tampa's high temperature peak, and that has been reached only once. Even in August the absence of anything approaching the humidity of the northern coast cities or of the burning prairie winds of the Middle West, makes living comfortable in Tampa.

The only municipally owned hotel in America is the magnificent structure of Moorish architecture, overlooking Tampa Bay, which was built by the late Henry B. Plant in the days when he dreamed of a railroad and hotel system on the West Coast which should rival the one that Henry M. Flagler was building on the East Coast. It is related that Flagler, receiving one of the invitations to the opening of the Tampa Bay Hotel, telegraphed to Plant: "Where is Tampa?" to which Plant wired back, "Follow the crowd!" That was many years ago, and Henry B. Plant passed out of the picture so many years ago that only a few in Florida remember him, but his dream of a great winter resort city on Tampa Bay is now clearly on its way to realization.

Seminoles in native boat in the Everglades.

View of Main canal, Gladeview drainage district.

View of St. Lucie Canal, control canal of the Everglades.

A Seminole hunter in the Everglades.

Above—Field of bananas on Gladeview Farms in Everglades. The bananas are five months old.

Above—The result of a days fishing in the Everglades.

Above—Controlling works and outlet of St. Lucie Canal

Above—Fish houses at Okeechobee in the Everglades.

Planting soy beans in the Everglades

There are few more beautiful water frontages in any city than the Bay Shore Drive of Tampa; certainly there are no achievements in the development of Florida more marvellous than some of those which the enterprise of Tampa men has contributed to make the city the Mecca for a rapidly growing army of snow-dodgers.

All around the coasts of Florida the chief implement of the miracle workers is the sand-sucking dredge, which pumps from the bottom of bay, river or ocean, and creates land fit for the foundations of huge structures where only swamp was before, or even where there was nothing but water. When D. P. Davis, of Tampa, dreamed a dream of an island in the bay covered with splendid structures, hotels, apartments, palaces and bungalows, country club and auditorium, and all the appurtenances of a self-contained residential and resort community, even his friends were skeptical. The only islands visible to the eye at the point where he proposed to work this wonder, were two small, marshy clumps of mangrove, almost submerged at high tide. But he had the courage of his vision. He acquired from the city such rights as it owned in the land under water in the bay, bought the rest of the rights from their private owners, and announced his plan for a water-surrounded development connected with Tampa by a bridge.

That was in October, 1924, and people stormed the Davis Islands offices, standing in line with their money in their hands, some of them for thirty hours, to buy three million dollars' worth of lots on the opening day of the sale. Not a single dredge had begun to work at that time; within eight months the largest auditorium in the South, the finest tennis courts to be found anywhere in Florida, dozens of splendid homes, numerous magnificent hotels and apartments, had been completed along the paved and lighted thoroughfares of Davis Islands, and while the sand-suckers were still creating the balance of

the thousand acres, the last of the lots were put on sale, less than a year from the opening day. On twenty-four hours' notice the public sent in subscriptions with checks for more than twenty million dollars, to buy the last available property on the islands, but there was only twelve million dollars' worth left for sale, so more than eight million dollars had to be returned to would-be and disappointed investors.

Temple Terrace, back among the hills on the edge of Tampa, with the Hillsboro River flowing through it in a deep valley, is another residential development, by Collin Gillette, which has helped to make Tampa a tourist center. B. L. Hamner's organization is converting other raw hillsides into home sites, with Temple Crest and Country Club Estates. Beach Park is another attractive Tampa development. The business men of Tampa, however, are keenly alive to the fact that tourists and temporary residents alone do not make a city great. Tampa's banks and commercial houses are pushing their spheres of influence and trade northeastward in competition with Jacksonville, and southward in competition with Miami. In some lines of merchandise, notably hardware, Tampa is the most important distributing center in Florida, with more than eight hundred thousand of the State's inhabitants in its trade territory in this line, as in many others, while its banks do business clear across to the East Coast and down to Key West.

Tampa is one of the few cities in the United States in which the street car fare has not been raised above five cents since the war. This has been found feasible in Tampa because the street railways and the electric lighting and power service are under a single ownership, operated by Stone & Webster, of Boston, with Colonel Peter O. Knight, of Tampa, as the principal stockholder.

That Tampa's importance and influence will continue to grow is not to be doubted. To the direct rail connec-

tion with the lower East Coast established in 1924 by the extension of the Seaboard Air Line's cross-state rails to West Palm Beach, there will soon be added one or more direct rail lines from Tampa northward and westward to connections with the great trunk lines of the Mississippi Valley, giving direct access to the West Coast and its metropolis for the hundreds of thousands from Ohio, Indiana, Illinois, Michigan and Wisconsin, who flock to Florida for the winter, and whose investments in Florida property increase from year to year.

The great Florida boom, which began in Miami in 1921, reached the West Coast in 1923, and has been gathering momentum ever since, is all to Tampa's benefit. The construction of the Gandy Bridge, another miracle of the sand-sucker, a six-mile concrete structure spanning Old Tampa Bay and reducing the distance between Tampa and St. Petersburg on the Pinellas Peninsula by nearly thirty miles, has been another powerful factor in Tampa's growth in size and influence. Certainly, so far as the West Coast of Florida is concerned, Tampa's dominance is unshakable, and the rivalry between it and Jacksonville is of the healthy, good-natured variety which is beneficial to both communities so long as their thoughful leaders recognize, as they do, that each city has its appointed place in the scheme of things, and that their major interests are identical.

Miami stands alone, not only among the cities of Florida, but among the cities of the world. Thirty years ago it was a trading post to which Seminole Indians came in from the Everglades. By 1915 it had grown to a population of fifteen thousand. In 1920 it had less than thirty thousand inhabitants. The State census of 1925 gave it seventy-one thousand, and that it had doubled that population at the end of 1925 is credible. No city of such size ever grew so fast, nor has there been anywhere else in the eastern United States the

record of a great city owing its existence to the single commodity of climate. Los Angeles is the only municipality of consequence which comes to mind with which to compare Miami.

One hundred and forty-five miles farther south than Tampa, more than three hundred miles from Jacksonville, Miami stands upon the eastward-jutting portion of the Florida peninsula, where the Gulf Stream, swinging into its northerly course after emerging from the Florida Straits, comes closest to shore. For a thousand miles and more the Gulf Stream flows almost directly north; but the coast line of Florida swings sharply westward from Palm Beach, so that only the seventy-mile strip between Palm Beach and Miami gets the full influence of the warm current. It is the Gulf Stream that made Palm Beach, and it is the Gulf Stream plus the advantage of a more southerly latitude, plus the enthusiasm and capital of a few far-seeing pioneers, and the most tremendous campaign of advertising in history, that has developed Miami and its environs in four years from a community of no more consequence in the affairs of Florida or of the Nation than any one of a dozen other small cities of the State, into the largest of them all in population, in area, in land values, and in building activity.

Miami calls itself "the Wonder City," and with reason. Here as nowhere else in Florida the scene is one of untiring, restless activity. Its narrow streets, the inadequacy of which its founders could not have foreseen, are crowded day and night with the heaviest motor traffic in any similar area of the world. Neither London, Paris or New York offers such a spectacle nor presents any such difficult traffic problems as new Miami's thoroughfares. Huge, towering structures, emulating skyscrapers of New York and Chicago, rise as if by magic from the flat, sandy shores of Biscayne Bay.

Appropriately enough, the first of these was the twenty-six-story tower built to house the Miami *Daily News*, the newspaper which James A. Cox, once candidate for the Presidency and owner of the Dayton, Ohio, *News*, founded in 1922, and which has already attained a world's record, through the publication, in the summer of 1925, of a single issue containing 504 pages, the largest single newspaper ever printed. It is appropriate that a newspaper should have set the pace in building construction in Miami, for Miami itself represents the apotheosis of modern American advertising, and advertising is the meat upon which newspapers feed, as well as being the prime source of all Florida's amazing developments. Nor is this record of the *News* Miami's only journalistic phenomenon. The Miami *Herald*, owned by Frank B. Shutts, achieved the astounding feat of breaking all the world's records for the volume of advertising carried by any newspaper throughout an entire year, in 1925. No other paper published anywhere printed as many lines of advertising during the year as did the *Herald*.

Advertising, backed up by climate, brought the crowds to Miami, and where the crowds go is the place where nearly everybody else wants to go, so the crowds continued and are still continuing to flock to Miami. They find the climate all that it has been advertised to be. On only six days in twenty-nine years has the temperature gone down to freezing; only once in that period has it reached 96 degrees; the average January temperature is 67 degrees, and the ocean water is above 70 degrees from December to April. There is rarely a day without sunshine, there are seldom fogs, and almost never severe storms.

Climate and action—sports and gayety of every imaginable kind—make up the lure of Miami. Sporting mil-

lionaires go to Miami with their yachts until the city proudly boasts that nowhere else in the world can be seen so many seagoing pleasure craft as in Biscayne Bay. They go for the fishing, such as only Florida can provide—bass, tarpon, sailfish, kingfish, and the less gamy denizens of the Gulf Stream. They go for the races, Miami being the only Florida community maintaining a race track; they go for polo, for golf, for every form of sport, and they spend their money as only American millionaires on a holiday know how to spend. But while the millionaires made Miami fashionable in the first place, it is the money of hundreds of thousands of investors of more moderate means which has swollen the banks of Miami almost to the bursting point, and formed the basis of the feverish speculative activity in Miami real estate which has run the price of raw land in this community and its vicinity up to almost incredible figures. Miami land prices in 1925 reached a peak which caused wiseacres everywhere to shake their heads and wonder whether any use could be found for the land which would pay interest upon such valuations. Miami, serenely confident of its destiny, believes that these peak prices are not, on the whole, too high. The city's leaders point out that the climate is not going to change, that the improvements already made are not going to be destroyed, that Miami, in short, must continue, by reason of its climate and its location, to draw larger and larger crowds of pleasure-seekers from season to season, and that there is no top limit within reason which millionaires on a holiday will not pay for food and lodging and amusement, so long as they are with the crowd.

At the same time, Miami is casting about for anchors to windward, seeking to justify its existence and stabilize its future by encouraging commerce and industry, and the development of its agricultural hinterland.

So far only tentative ventures have been made towards

developments of a more substantial nature than the tourist industry in and about Miami. Biscayne Bay, upon the shores of which the city is located, is a splendid natural harbor, lacking only depth of water to make it as accessible for the largest ships as that of Fernandina, which is the best natural harbor on Florida's East Coast. At present ships drawing more than eighteen feet of water cannot come up to the Miami piers; dredging operations, in which the United States Government and the city are coöperating, are expected eventually to increase this draft limit to twenty-five feet, which would be ample for all but the very largest ships.

At the same time, Miami is struggling with the problem of where and how to provide central and adequate docking and warehouse facilities without impairing the attractiveness of the city's water-front. A considerable water-borne commerce enters and departs from the port of Miami now. The Clyde Line operates some of its smaller craft between this port and New York, and in the winter season runs chartered ships of light draft to accommodate the Miami-bound tourist traffic. The Pacific steamer, *H. F. Alexander*, formerly on the San Francisco-Honolulu run, now makes regular voyages to and from New York, and several other lines make Miami a port of call. A very important item in the tonnage arriving at Miami is that of paper to feed the presses of the Miami *Herald*, the *News*, and Miami's two other papers, the *Tribune* and the *Daily Tab*. Water-borne freight traffic as yet, however, consists mainly of building materials and supplies; outbound freight is trifling at present.

The same condition obtains in respect of railroad traffic; passengers and building materials constitute the great bulk of the business into the city. The Florida East Coast Railway is the only one whose lines have yet reached the Wonder City, but the Seaboard Air Line

began extending its metals southward from West Palm Beach in the fall of 1925 to reach Miami and the country beyond it, and thus demonstrated the faith of that far-seeing railroad pioneer, S. Davies Warfield, in Miami's future. At the same time, also, the Atlantic Coast Line announced its plans for throwing a line from Clewiston, its southernmost terminal on Lake Okeechobee, across the Everglades to Miami.

Perhaps the most convincing answer to the carpers who believe and proclaim that Miami has shot its bolt, is the fact that the great railroad systems are spending millions to reach the city with their lines, and that the great public utility companies are spending even larger sums for the expansion of their plants to serve a population many times as large as that which Miami now has. The American Light & Power Company, with more than ten million dollars invested in the gas, electric light, water and street railway companies of Miami, is preparing to meet the needs of a city of a quarter of a million by 1927. The American Telephone & Telegraph Company rejected the reports of its first crew of engineers sent to survey Miami with a view to determining on how large a scale to plan the telephone switchboards and equipment. The company's officials regarded the report as ultra-optimistic, and charged the young engineers with having let their enthusiasm run away with their judgment. Another group of engineers was sent to Miami, and their report called for an installation of even greater magnitude than that which the first ones had recommended. The company adopted the original report as the basis for its ten-year program; before it could be carried to completion it was seen that it would fall far short of requirements. A larger program, expected to be adequate until 1930, was then adopted, and by the end of 1924 this, too, had proved inadequate.

Miami is casting about, as has been said, for means to

Loading cane from barges on to railroad cars for transportation to factory.

View of sugar factory in Everglades, showing how cane is fed into building on carriers.

Planting field of cane in the Everglades.

Harvesting the sugar cane.

Plowing a furrow for planting sugar cane in Everglades.

Above—Blooded dairy stock supply Florida with pure milk and butter.

Hog raising is a big Florida industry.

One of the many poultry farms in Florida.

insure a permanent, all-year-around commerce and population. It is casting its eyes toward the Everglades, with the thought of eventually becoming the distributing and shipping point for the agricultural products of these millions of acres which, as they are reclaimed, are bound to become immensely productive. Whether Miami can achieve this ambition or not, remains to be seen. Thus far the principal agricultural developments in the Everglades country are in the region adjacent to and eastward of Lake Okeechobee, and these lands are much more directly tributary to West Palm Beach, which also has commercial and industrial ambitions, than they are to Miami.

Precisely what form the agricultural development of Miami's back country will eventually take, has still to be worked out. There is a considerable difference in the character of the soil between these lower Everglades and that farther north. Tomatoes, peppers, cabbages and potatoes are grown in spots through Dade County, of which Miami is the county seat, and there is no doubt that these and most of the other fresh vegetable crops which yield the quickest profits of all of Florida's agricultural products, can be grown successfully over a large part of the southern Everglades. So far, however, there has been much less organized effort to develop truck gardening in this region than there has been farther north.

Sugar production has not been as successful in this region, either. Although the Pennsylvania Sugar Company established its mill and plantation near Miami in 1922, the results have not been entirely satisfactory. The citrus fruits and such tropical fruits as the avocado, the mango and the guava do well in this region. With the organization and stabilization of the market for Florida's oranges, Miami should be an important export point for that fruit. Avocado agriculture in Florida may be said to have begun at or near Miami. John Collins.

who has lived to see the site of his experimental avocado grove on Miami Beach become the most beautiful and extensive resort development in Florida, introduced this fruit from the West Indies nearly forty years ago. But his groves and others of more recent planting, and the orange and grapefruit groves, and the berry farms and the vegetable farms in the environs and back country of Miami, have yielded and are still constantly yielding to the pressure of the real estate subdividers. Other owners are selling out at prices which make them independent, and their plantations are not being reëstablished. Even twenty miles from Miami, one of the finest avocado groves in Florida, the property of W. A. Krom, the engineer whose genius built the railroad over the keys to Key West, was sold for subdivision purposes for eight hundred thousand dollars, after Mr. Krom had valiantly resisted the temptation to dispose of the result of his life's work at lower figures.

Which brings consideration of Miami back to the one important industry as yet developed there—real estate. While it would serve perhaps no useful purpose to recite here the tales of frenzied fortunes made overnight in real estate transactions in and around Miami, some of them are so marvellous as to defy credulity. There is the story of N. D. T. Roney, of Miami Beach, who made six million dollars between nine o'clock in the morning and three in the afternoon through the sale of lots in a single subdivision. There is the story of Carl Fisher, who developed John Collins' land at Miami Beach, and made nearly forty millions for each of them. There are a thousand stories, all true, of people who bought Miami lots in the early years of the present century for a few hundred dollars, and have since sold them for hundreds of thousands, or even millions. A quarter of a billion dollars is a low estimate of the total volume of real estate transfers in Miami alone in 1925.

That the top limit was reached during 1925 for a large proportion of Miami's downtown property is probably true. It is also more than probable that a great deal of Miami real estate is now in the hands of investors who will have to wait a good many years before they can dispose of it at the prices which they have paid or have contracted to pay. That is what happened in Chicago when that city was booming; it is what happened in Los Angeles when the boom there was at its height; it is what happens wherever there is intense speculative activity. But Chicago stayed right where it was, and kept on growing. Los Angeles achieved its destiny in spite of such setbacks. Investors who could afford to hold on to what they had bought found eventually that it was worth far more than they had ever dreamed it would be. Only a national catastrophe—a financial cataclysm which would put an end to the prosperity of the United States and leave no considerble number of persons with means or leisure to enjoy Miami's climate and attractions —can have a serious permanent effect upon the destiny of the Wonder City.

CHAPTER XIV

THE FLORIDA EAST COAST

THE most widely known section of Florida is the narrow strip bordering the Atlantic Ocean and stretching five hundred miles, from the northern boundary of the State to the chain of keys which terminates at Key West on the Straits of Florida. Along this stretch are the parts of Florida to which tourists have been flocking for half a century and more. Here, on the East Coast, the first Spanish explorers landed; here the first settlements of the Spanish, the French and the English, in their turns, were made. In the minds of the world at large for many years the East Coast was Florida, and Florida was the East Coast; outside of the State few knew or had ever heard of anything else in Florida.

That condition has changed. To-day Florida, in the minds of the general public, means the whole State. The West Coast, the Midlands country, West Florida, the Everglades—at last Florida as a whole has been impressed upon the mental vision of the world. Yet the East Coast still draws the first and largest multitudes of winter visitors, and it is on the East Coast that the most spectacular and feverish of the real estate activities of recent years have been centered.

Let us start at Fernandina and work our way southward to Key West. Few visitors to Florida ever see Fernandina unless they happen to travel to the State in small boats. Coming down through Cumberland Sound, the yachtsman enters the Amelia River, on his way

Above—A Florida field of tobacco in the Everglades.

Above—Something else for which Florida is famous. These were grown at Monticello.

Beans and egg plant to be followed by tomatoes, Sneads Island, Manatee County.

A field of romaine at Palmetto.

Above—Soy beans growing in an orange grove, near St. Petersburg.

Above—A green pepper field near DeLand.

Above—Harvesting soy bean hay in the Everglades.

Short staple cotton, free from boll weevil, grown at DeLand.

to the canal which connects it with the St. Johns, and so passes Fernandina, the city which might have been the metropolis of Florida, as Jacksonville now is, had the early settlers been a little more appreciative of the value of a deep-water harbor maintained without dredging and only four and a half miles from the sea. When they picked Jacksonville for the site of their town, however, nobody could have foreseen modern steamships and railroads, and it is the fault of nobody but Fate, that Fernandina, with its splendid harbor, its magnificent ocean beaches, and its perfect situation, could have remained chiefly a fishing port, served by only a single railroad line.

Of Jacksonville, the St. Johns River and the magnificent beaches which serve the residents of that city, sufficient has already been written in other chapters.

Close to the mouth of the St. Johns River is the quaint old fishing town of Mayport, built on the site of the first French settlement, the scene of the massacre of Jean Ribaut and his French colonists by the Spanish in the seventeenth century. Here stands a monument to the memory of Ribaut and his heroic followers.

The motor tourist may, if he desires, drive from Jacksonville down the beach all the way to a point opposite St. Augustine; or he may go by motor boat through the inland waterway; more likely, however, he will drive over the Dixie Highway or take the Florida East Coast Railroad to America's oldest city, St. Augustine, where Ponce de Leon is said to have landed, and where the atmosphere still reminds the visitor that this was a Spanish settlement.

In sharp contrast with the development farther south, the quaint, historic city is a haven of peaceful repose. The narrow streets of its older section, lined with houses, some of them three hundred years old, the ancient Spanish fort and the leisurely manner of the inhabitants, make a

charming background against which the great Ponce de Leon Hotel, the first and still the most magnificent of the Florida hostelries, welcomes the peace-seeking visitor. Ponce de Leon did not discover the Fountain of Youth, but meeting Chauncey M. Depew in the lobby of the Ponce de Leon, on the eve of his ninety-first birthday, it was difficult to escape the conviction that he had found what the Spaniard had missed. Mr. Depew is only one of thousands who, year after year, have made St. Augustine their winter home, content with the recreations which it affords, and not in the least envious of those whose temperaments lead them to seek the more active gayety to be found farther south.

St. Augustine does not boast as large a fleet of yachts as do Miami and Palm Beach, but the oldest yacht club in the South is that of St. Augustine, and on the roster of its membership are to be found names representing almost every family of wealth and position in American history for the last seventy-five years. The city is also famous as a golf center, two of the very finest golf courses in Florida being situated here; and like every other port of Florida, it has a reputation as a fishing center.

Like Mr. Depew himself, the old city, which in recent years has been more or less passed by by the winter crowds, is renewing its youth. The purchase by D. P. Davis, of Davis Islands fame, of a great tract of land on Anastasia Island, lying between St. Augustine and the ocean, and stretching from the shores of the Mantanzas River to the sea beach, with the announcement of plans for a fifty-million-dollar development, "Davis Shores," designed to rival everything else in Florida, has put new life into the old town. Other developments on the ocean and river frontages have been announced, and that the ancient city will again be a winter Mecca for wealth and fashion is definitely on the cards. The sand-suckers began late in 1925 to create Davis Shore on the banks of

the Mantanzas River at the rate of many acres per day, and a magic city was beginning to arise upon the dunes of Anastasia Island. Crescent Beach, toward the south end of Anastasia Island, is an old and popular winter resort.

St. Augustine is the county seat of St. Johns County, which is especially famous for its Irish potatoes. The potato section of Florida centers at Hastings, in this county, and at the appropriately named railroad station of "Spuds." It extends down into Flagler County, where Bunnell, at the junction point of the new railroad and highway cut-off with the old line, is making great strides toward becoming one of the most important agricultural centers of the State. Flagler Beach, a few miles from Bunnell, is one of the few resort towns facing directly upon the ocean. This region is one of the best truck-growing and poultry sections of all Florida; and with its readily accessible and adjacent markets in the resort centers near by, as well as ample shipping facilities for the outside markets, there is no visible obstacle to its development into a continuous field of vegetable gardens and little farms stretching over a dozen counties.

The next high spot the traveller down the East Coast hits is Ormond Beach, known to fame both as the winter home of John D. Rockefeller, where he plays his daily nine holes of golf and defies Time, and as one of the terminals of the famous Ormond-Daytona motor course, the thirty-mile stretch of hard-packed beach over which the world's automobile records were broken year after year, in the early days of motoring, before anybody had ever thought of building a motor speedway. Some of the records made on the Ormond-Daytona course have never since been equalled, and a revival of motor racing along this famous track is one of the means whereby the new city of Daytona Beach proposes to attract attention to itself.

The municipality of Daytona Beach was formed in the summer of 1925 by the consolidation of Daytona, Daytona Beach and Seabreeze. This country, along the Halifax River, the inlet that separates the sea beaches from the mainland, has been the Mecca of Northern snow-dodgers since the early seventies. It is only since 1885 that the railroad ran farther south than here. Now Daytona Beach boasts, among other things, of the largest Chamber of Commerce membership outside of Los Angeles, and attracts thousands who stay through the winter and go back year after year to enjoy the combination of balmy climate, wonderful surf bathing, and the cultural atmosphere created by the Florida Forum and Assembly. "The largest open forum in the world," is the modest claim of its announcement. In Florida even culture deals in superlatives.

Clustered around Daytona Beach is a group of interesting little towns—Daytona Highlands, Daytona Shores, Kingston, Port Orange, and Wilbur-by-the-Sea. From Daytona Beach to Palm Beach we travel a hundred and eighty-five miles through the Indian River country, whose oranges are the most famous, and many connoisseurs believe, the most delicious of all those grown in Florida. The road runs through New Smyrna, the first English colony in Florida, founded in the eighteenth century. Titusville, on the Indian River, is in the very heart of the Indian River orange district; from within a few miles of the city nearly half a million boxes of oranges, grapefruit and tangerines are shipped annually. The very finest of these are grown on Merritt's Island, the largest of all of the shore-guarding keys which line the Florida Coast and from which Cape Canaveral, with its lighthouse warning, projects out into the Atlantic.

The traveller down to this point will have seen no rock in Florida, but along the Indian River near Cocoa and Rockledge, there are high rock bluffs and ledges

which are in striking contrast to the sandy shores farther north and south.

Cocoa has become the second largest shipping point for citrus fruits in Florida, and is not only actively developing its agricultural back country, but is growing steadily in popularity as a winter playground, with its splendid and accessible beaches and the excellent hunting and fishing which the waters and forests of Brevard County provide.

Vero Beach, a fast-growing city at the eastern end of a new cross-State highway from Tampa, is the county seat of the new Indian River county. Here, as everywhere else along both coasts and throughout the Florida Midland, the interest of the community is being more and more sharply focussed upon agricultural development. At Fellsmere, not far from Vero Beach, an interesting program for the development of small truck farms for Northern truck growers wishing to work double seasons, is under way. Large numbers of successful vegetable growers from Long Island, New Jersey and the vicinity of Philadelphia, Chicago and other Northern cities, are working their Florida truck farms from November to March, and then going back North for their regular summer season.

Travelling over the Dixie Highway one passes through scores of little towns, every one of which hopes to be a big town. Skirting the Indian River is another road from which, at almost any point, one can gain a lovely vista across the winding sound, in and upon the waters of which every form of aquatic sport can be indulged in. Eau Gallie, Melbourne Beach, Indrio, St. Lucie—these are a few of the larger links in the chain of what will eventually become a practically continuous city along Florida's east coast.

That, indeed, seems likely to be the fate of a large part of Florida—to be built up with widespreading cities,

with intensively cultivated groves and gardens around and between them. Those who love Florida for its natural beauty are already beginning to mourn over the approach of its manifest economic destiny. To quote a recent Florida writer in a recent article:

There is now no such thing as a small town in the neighborhood of Los Angeles, and the time will come when cities will spread in the same manner over the face of Florida, miles broad and three stories deep. The outlines are already drawn. This will be a sad business. The solemn depths of the jungle will disappear, the wide expanses of the palmetto flats will be seen no more, the quiet of the pines will give way. Florida will follow the flamingo into limbo.

Certainly it is on the cards that the whole stretch of the East Coast, from Palm Beach to Florida City, will be continuously built up into a solid community, not of the skyscraper type but rather of the suburban order, within a few years. It is easily possible, indeed probable, that this hundred-mile stretch of city will extend as far north as Fort Pierce, the county seat of St. Lucie County, and the center of the earliest commercial cultivation of tropical fruits in Florida.

It took a long while for the early settlers on the East Coast to learn what all Florida has since learned—that the first essential to the successful cultivation of any crop is drainage. After that lesson had been partly assimilated, the development of pineapple culture began in St. Lucie County, in 1884, and the thousands of new settlers who were attracted by the early success of this crop, were the influence which decided Henry M. Flagler to extend the Florida East Coast Railroad down the length of the peninsula.

Fort Pierce is enlarging its attractions by building a causeway forty feet wide and four thousand feet long over a group of artificial islands across the Indian River, thus providing the city with that access to the sea, which

is, after all, next to the climate, the chief magnet that draws the visitor to Florida.

At Stuart comes the first contact with the influence and atmosphere of Lake Okeechobee and the Everglades. The St. Lucie drainage canal, the principal element in the great engineering project whereby the waters of Lake Okeechobee are being brought under control and the low-lying Everglades lands made fit for cultivation, empties into the sea at Stuart. The city itself is situated upon the shores of a deep natural bay, awaiting only the widening and deepening of the St. Lucie inlet to give it a harbor which will make it one of the principal ports for the distribution of the products of the rapidly developing farm country lying back of it, with which Stuart has perfect water connections through the St. Lucie canal. This is the center of the present pineapple industry, ninety per cent of all the pineapples grown in America coming from this territory. It is also a highly important shipping point for oranges and grapefruit. The fishing in Stuart's landlocked bay includes many varieties which elsewhere along the east coast are to be got only in the open ocean. For some reason not clearly understood, many species of game fish find these waters especially attractive, with the result that for many years famous fishermen, including President Cleveland and the late Joseph Jefferson, the distinguished actor, made Stuart their winter fishing headquarters. Close to Stuart is Port Sewall, the oldest settlement of winter millionaires in Florida, and, alone among the smaller communities of the State, Stuart boasts of two yacht clubs.

If no reference has been made to golf in these last few paragraphs, the reader can supply the omission by picturing a continuous chain of golf courses from St. Augustine to Miami. It is not yet possible to golf one's way the entire length of Florida; there are occasional intervals of a few miles where fairways and greens have

not yet been provided. It is a not impossible dream, however, for the enthusiastic golfer, to play over an eighteen-thousand-hole golf course from end to end of the State, so liberally sprinkled with golf courses is all its shore-line.

Olympia, Jupiter, Kelsey City, Riviera—these are units between Stuart and Palm Beach, of the continuous city of the future. Kelsey City claims the proud distinction of being the first zoned city in the United States. It has started its young career on an industrial basis, having one of the largest brick manufacturing plants in Florida, as well as several other building material industries. Picture City, a new development, is the spot where Henry M. Doherty, the public utilities millionaire of New York, has made large investments.

Of Palm Beach, unquestionably the most famous spot in Florida, so much has been written that it seems almost unnecessary—not to say impossible—to write anything new about it. Palm Beach is the winter center of the greatest aggregation of rich and fashionable notables that has ever been gathered in a similar area in America. Originally a distinctly hotel resort, the whole peninsula lying between Lake Worth and the sea, which is known as Palm Beach, is covered with cottages, so-called, ranging from modest structures costing thirty or forty thousand dollars, to such mansions as that of E. T. Stotesbury, the value of which, with its grounds, runs high into the millions. What has made Palm Beach famous and popular with the class which resorts to it are its expensiveness and its exclusiveness. Some of the swiftest fortunes that have been made in Florida real estate have been made here. Samuel Untermyer, the New York lawyer, bought a house at Palm Beach a few years ago for seventy-five thousand dollars, paying about one third of the purchase price in cash. In 1925 he sold his property for eight hundred thousand dollars. The late

Richard Croker was one of the far-sighted ones, who bought Palm Beach land when it was cheap, before most people had foreseen the great Florida rush of the past few years. His heirs are still quarrelling over the disposition of the estate, which cost him perhaps forty thousand dollars, and even if the ultimate decision should be that his widow is entitled to only one third, her share will be in the millions.

Two men have been largely responsible for the recent development of Palm Beach. One of these is Paris Singer, of the famous sewing machine family, the other is Addison Mizner, the artist, whose houses, designed in the Spanish style, are the admiration of all who see them, and the despair of architects who try to fit interiors to them. Mr. Singer's capital and Mr. Mizner's artistic talent have combined to make Palm Beach beautiful, as well as fashionable; now, north of the inlet which the Government has cut in order to make a harbor at Lake Worth, Mr. Singer is developing Palm Beach Ocean, and a few miles farther south Mr. Mizner is projecting, at Boca Raton, a resort community which is planned to rival Palm Beach not only in beauty but in exclusiveness.

The most interesting thing about Palm Beach, however, from the point of view of those concerned chiefly with the economic development and stability of Florida, is West Palm Beach. From a little struggling town of eight thousand in 1920, West Palm Beach had grown by 1925 to a city of thirty thousand. Its expansion has been due to a variety of causes, not the least among which is its situation as the natural outlet for that part of the rich Everglades country which is so far under the most intensive agricultural development. Another powerful factor in the recent growth of West Palm Beach is the extension of the cross-State tracks of the Seaboard Air Line to that city, giving it direct rail communication, past the northeastern edge of Lake Okeechobee, to the Florida

mainland and Tampa. Here, as at Palm Beach, the influence of the Gulf Stream begins to be felt with full effect. The winters are always warm, the ocean water is always warm enough for bathing, here is every imaginable facility for outdoor recreation and enjoyment, and here is a community which has a growing commerce and the beginnings of important industries as its chief reasons for existence. It is hardly to be wondered at that people flock into West Palm Beach to live at a faster rate than buildings can be constructed to house them, even though the city's 1925 building program was more than four thousand new homes, and the telephone wires are anywhere from six to nine months behind the builders, in spite of efforts to install new switchboards in record time.

There is no other community in Florida except Miami whose streets are so crowded with traffic, where parking space for cars is at such a premium, where the outward and visible signs of intensive business activity are so manifest. The post office receipts of West Palm Beach jumped from $90,000 in 1923 to $121,000 in 1924, and an estimated $250,000 for 1925; the city's bank deposits doubled between March, 1924, and March, 1925, and doubled again before the end of 1925 to more than $55,000,000.

Palm Beach and West Palm Beach mutually recognize that their destinies are interwoven, and the Greater Palm Beach Chamber of Commerce, under the presidency of Alfred E. Wagg, serves both municipalities. Ten years ago $5,000,000 would have been more than enough to buy everything there was on both sides of Lake Worth; to-day $175,000,000 would hardly represent the actual prices paid or offered for the land and buildings which make up the two Palm Beaches.

West Palm Beach is developing a port. Deep-water ships will be able to enter through the new inlet, which is rapidly being dredged, and railroad lines are already

being run to the industrial water-front sections, where several important industries have made arrangements to locate their plants. By railroad, by highway and by canal, Palm Beach has direct communication with all of the Everglades country surrounding Lake Okeechobee, and it is in this region that the most important agricultural developments in the Everglades have been made and are under way. These are described more fully in the chapter on the Everglades. Direct water passenger service between Palm Beach and Fort Myers has been established; Palm Beach County has built a highway parallel with Palm Beach drainage canal penetrating twenty miles into the Everglades, where the Conners Highway, which skirts the eastern boundary of Lake Okeechobee, begins. Another main cross-State highway, which will lead directly to Fort Myers through Moore Haven and Labelle, is under construction, only twenty-four miles lying east of Clewiston remaining to be built at the end of 1925.

It is not difficult to visualize a great industrial and commercial future for West Palm Beach. It is a self-contained, independent municipality, whose existence has no necessary relation to the fact that across Lake Worth is the winter playground of the rich and famous; its inhabitants, however, are free to cross over by water or ferry and mingle on equal terms with the very elect.

Two main routes lead southward from the Palm Beaches. The Dixie Highway runs through the thriving and fast-growing little city of Lake Worth, through Lantana and Hypoluxo, each with its water front on Lake Worth and great ambitions, through Boynton and Delray and Boca Raton and the town of Deerfield, the largest exclusively negro community in Florida, where the laborers employed by the big ocean-front developments, and other work up and down Florida's Gold Coast, have their homes and their own community life.

The other road south from Palm Beach, the Ocean Boulevard, is one of the most interesting and beautiful drives to be found anywhere in America. It runs for more than twenty-five miles along the crest of the sand dunes above the beaches, occasionally dipping down into the valley behind the dunes, and rising again in picturesque curves. One senses the tropical influence all the way south from Palm Beach; nothing is more surprising to the Northern motorist on his first drive down one of these South Florida roads than the army of land-crabs which come out of their lairs at dusk and clatter across the highway, sometimes by hundreds or thousands, in search of their evening meal. Whether the slanting position of the trunk of the coco palm is a wise provision of Providence to enable the land-crab to get at the cocoanuts more readily, or whether the land-crabs' appetite for coconuts arises from the fact that these are the only trees they can climb, is a disputed question among the amateur faunal naturalists.

Between the Dixie Highway and the sea, all of this country between Palm Beach and Miami is being solidly built up, some of the developments being on the most gorgeous and magnificent scale. Delray has extended its lines to a beach of its own. The announced program of Addison Mizner's development at Boca Raton promises splendor and luxury on a scale never before achieved.

Pompano, named for the fish which Florida epicures prize most highly of all those caught in the adjacent waters, has its own ambitious program. Fort Lauderdale, on the other hand, has arrived. The visitor hardly knows which to admire most—the beautiful, palm-shaded lawns, sloping to the tropical banks of New River, or the broad vision of its citizenship. For example, Fort Lauderdale contemplated taking into the city limits that territory where Hollywood is now building its harbor. That would have given Fort Lauderdale the prestige of

having the harbor, but the city magnanimously stepped back and offered Hollywood the chance. However, Fort Lauderdale is nearer the new port facilities than Hollywood, and will share the benefits of the harbor development.

New River, into which one of the principal Everglades drainage canals empties, is said to be the deepest river of its length in the world. Its length is a scant five miles; its depth, ninety feet. We have travelled three hundred and forty-six miles from Jacksonville, and at the same time have moved our longitude ninety miles eastward. The city of Fort Lauderdale has grown from one hundred and forty-three inhabitants, in 1910, to seventy-five hundred permanent population, and more than double that in the winter. One of the attractions to tourists is the near-by camp of the Seminoles, whose principal occupation is posing for snapshots.

Like the rest of this lower East Coast, Fort Lauderdale's back country is the original Everglades soil, immensely productive and increasingly profitable and prosperous.

Hollywood, adjoining Fort Lauderdale on the south, was nothing but a piece of bare land, stretching from Dixie to the ocean in 1921. Now it is a city, planned and developed on a magnificent scale by Joseph W. Young, the man who planned and developed Long Beach, California. To the impetus given by Hollywood's offers of prizes for the best suggestions for industries that can be successfully carried on in Florida, much of the current interest in the State's industrial development is due.

Between Hollywood and Fort Lauderdale, a deep salt-water bayou or inlet, known as Lake Mabel, inspired Mr. Young with the purpose of creating here a great deep-water harbor, dredging the inlet from the ocean to Lake Mabel to a thirty-foot depth. This was a comparatively simple matter, as such operations are regarded

in Florida. The piers have been located, industrial sites allocated and Hollywood has a vision of seizing the maritime supremacy of Southeast Florida from the rival ports of Miami and West Palm Beach. Meantime, Lake Mabel is connected by a system of broad and deep canals, with a group of lakes and lagoons which enable Hollywood residents to do much of their interurban travelling in the Venetian manner.

The seven-mile beach, crowned by a broad concrete promenade, is one of the few ocean beaches on the East Coast giving directly upon the mainland; to reach most of the others, one must cross a bridge or take a boat. Magnificent hotels, a permanent tent city, where several thousand tourists can live comfortably, cheaply and healthfully without ever changing from their bathing suits, if they so desire, is one of the means whereby Hollywood provides for visitors, pending the time when its building program shall be completed, while the largest and best-appointed bathing pavilion in Florida, with swimming pools and free access to the ocean, is the chief focus of interest thus far.

Florida's chiefest and most difficult current problem is that of building homes, apartments and hotels fast enough to meet the demands not only of winter visitors, but of those who wish to make their permanent homes in the State. With the railroads, steamship lines and terminal facilities swamped with many times more traffic than they were designed to handle, during nearly all of 1925 the transportation systems leading into Florida were compelled to place an embargo upon everything but perishable commodities. Hollywood took a long step toward relieving itself of the handicap thus imposed by the purchasing of a fleet of seagoing vessels, steamers and sailing craft, with which to bring its own building materials to the city.

From Hollywood southward there are again two main

highways. The Dixie Highway leads through Fulford-by-the-Sea, Biscayne and Lemon City to Miami; the beach drive goes through a chain of new developments to Miami Beach. It was along this peninsula, at the lower end of which stands Miami Beach, that N. B. T. Roney, the Camden lawyer, made his spectacular fortune in the purchase and sale of water-front property.

Miami Beach was a mangrove swamp on which John Collins had developed one of the first avocado groves in America. Carl G. Fisher, of Indianapolis, with a fortune made from the manufacture of automobile accessories, saw the possibilities of this low-lying peninsula, and staked his money and resourcefulness against Mr. Collins' land. The mangrove jungle was cut down, and the stumps buried five feet deep under sand pumped up from the bay and the ocean. The result, Miami Beach, in reaching which numerous subsequent developers, including N. B. T. Roney, have shared, is a community of beautiful villas, splendid hotels, lovely lagoons and charming islands, the center to which thousands of America's wealthiest sportsmen, devotees of polo, of yachting and the other expensive sports, as well as of golf, tennis, bathing and fishing, flock in increasing numbers every winter.

Some homes on Miami Beach rival in beauty and luxuriousness anything to be found in Florida. Literally hundreds of fortunes have been made by those who early saw the possibilities of Miami Beach and bought land there in the early stages of its development. A lot which sold for eight hundred dollars in the business center of Miami Beach when the development was young, was resold in 1924 for one hundred fifty thousand dollars. That is not an exceptional instance; rather it is typical of the way money has been made in this region by those who have been intelligent enough to foresee the demand of wealthy people for winter homes near the sea, and courageous

enough to hold on to their property until they could sell at huge profits.

What has happened at Miami Beach may be duplicated along both coasts wherever intelligent development is undertaken, for there is no apparent let-up in the demand for water-front property by outside investors. The buyer who uses sufficient judgment not to purchase at top prices, unless he wants the property as a site for his own home—in which case what he pays for it is nobody's concern but his own so long as he is satisfied—has just as good a chance to make a profit in Florida real estate as those who have already won their fortunes in this manner had when they started out. In the Miami district, where prices reached a frenzied pitch during the great speculative activity of the summer of 1925, the late buyer probably will have to wait longer for his profit, however.

Nevertheless, new developments all through this region are being projected and readily sold. During the summer of 1925, a man named Henderson, from Detroit, called upon Governor Martin and the other members of the State's Internal Improvement Board at Tallahassee, and expressed his desire to buy a tract of fourteen hundred acres of land which, being under water, was the property of the State of Florida. Asked to identify the tract by reference to the State's topographical survey, he replied that it did not appear on any of the State maps; the only place where it was to be found was on the chart of Biscayne Bay published by the United States Coast and Geodetic Survey. He produced the chart, which showed a depth of from three to five feet of water on a shoal in Biscayne Bay, and offered ten dollars an acre for fourteen hundred acres of this submerged land. The Internal Improvement Board declined to consider the sale of any Florida land at that figure, but informed Mr. Henderson that a bid of one hundred dollars an acre

An orange grove at Haines City.

Tomatoes, cucumbers, and oranges, all in the same field.

A lake shore orange grove near Sebring.

Picking beans near Fort Lauderdale.

Above—Cabbage and potatoes near Wauchula.

Largest orange tree in Florida at Wauchula.

Papayas, near Stuart.

Spanish peanuts growing near Lake Okeechobee.

would be considered. The "land" was duly advertised, and at the next auction sale held by the Board was bid in by its discoverer at one hundred dollars an acre—one hundred forty thousand dollars—for which amount he turned over a certified check.

It is a simple matter, as Florida engineers view such things, to pump enough sand up from the rest of the adjacent shoal to make a beautiful island in Biscayne Bay, which will sell for nearer ten thousand dollars an acre than the ten dollars originally offered.

Coral Gables. Where but in Florida could a man even dream of creating a city of ten thousand acres out of nothing, without being thought crazy? George E. Merrick dreamed it, and is making his dream come true. His father, a retired Congregational minister, many years ago bought a piece of cheap land near Miami, and built himself a home there. Constructed of coral rock, and having more than the normal quota of gables, he called the house "Coral Gables." The younger Merrick climbed into the saddle of Miami's boom and began to build what he modestly termed "America's most beautiful suburb." A community sprang from the ground almost as magically as Aladdin's palaces. Thousands of splendid homes in charming adaptations of the Cuban-Spanish style of architecture have been built here. An old quarry, from which the ojus rock, the coral limestone which underlies the Florida southeastern peninsula, had been mined, was converted into a picturesque lagoon. Lakes and canals, necessary for the drainage of the low-lying land, were made into things of beauty. Access was given to salt water by the extension of territorial lines to Cocoplum Beach. The late William Jennings Bryan was employed to lecture daily to throngs of prospective purchasers brought to Coral Gables from every corner of the United States by rail, by water and by great fleets of motor busses. They bought, and are still buying. Bow-

man, of the Biltmore, has built the great Miami-Biltmore Hotel at Coral Gables, with the Miami-Biltmore Country Club adjacent to it. At first merely a real estate subdivision, Coral Gables became a city in its own right, and in the summer of 1925, when Miami was extending its territorial borders in order to register a larger population than Jacksonville or Tampa, Coral Gables declined the invitation to become a part of Greater Miami. Its public buildings, like its homes, conform to a unified and harmonious architecture, adapted to the background of palms and Caribbean pines. Now, Coral Gables, projected on such a magnificent scale, is planning a great university as a further inducement to attract home builders, and the Seaboard Air Line's southern extension will have its Miami terminal here.

James Bright and Glenn Curtiss, pioneer aviator and builder of aircraft, were other dreamers whose vision took the form of a suburban development in the Miami district, and Hialeah is the fruit of that vision. At Hialeah sport and industry meet. Here is located the Miami race track and the Jaialai courts, where that spirited game, imported from the basque country, by way of Havana, draws nightly crowds of spectators. The largest motion-picture studio in Florida, where movie people, bent on a Florida vacation, come and carry on their professional work at the same time, is also here, and near by is the sugar mill of the Pennsylvania Sugar Company.

Hialeah has developed an architectural style distinctly its own—a Floridian adaptation of the California Mission style with the New Mexican influence decidedly marked.

Southward from Miami toward the keys is the famous Redland District of Florida, with Homestead as its gateway. This is a limited regio~ of approximately fifteen miles section extending west from the shores of Biscayne Bay to the verge of the reclaimed Everglades. It is growing into increasing importance as a center of

cultivation of the citrus fruits, of vegetables of all kinds, but especially tomatoes, and of avocados, for which fruit it is claimed that this is the only area in the country at present successfully growing the avocado in paying commercial quantities. This is the district in which Mr. William A. Krom, the engineer who designed and built the railroad over the keys, developed avocado agriculture to a point which made him America's chief authority on the subject, only to yield at last to the temptations of the developers, when a subdivision promoter offered him eight hundred thousand dollars for his grove property.

"That figured out forty thousand dollars a year, at five per cent, and I did not feel as if I could afford to pay that much rent," said Mr. Krom.

Down here near the tip of the peninsula is Royal Palm Park, a forest preserve set apart by the State and developed and beautified under the supervision of the Florida State Federation of Women's Clubs, in which the finest specimens of the royal palm and of an immense number of other varieties of palms and tropical plants are carefully grown and tended for the edification of visitors; and from Florida City the motor highway projecting across the keys to Key West, to parallel the railroad and make the extreme southern tip of the United States accessible to the motor tourist, is being constructed. Meantime, the development of the keys themselves, as winter resorts and residential sites, is but awaiting the completion of the motor road. Key Largo is making its bid for tourists and settlers. Long Key has its famous fishing camp maintained and operated as a part of the East Coast Railroad's chain of hotels, and Key West itself has experienced a real estate boom of its own.

Until the Florida East Coast Railroad line over the keys was completed in 1912, Key West was known only

as a harbor of refuge for ships bound in and out of the Gulf of Mexico, and a cigar manufacturing center. It is still a cigar-making city, while its harbor, the most accessible and in many respects the best in Florida, gives shelter and port facilities to a fleet which grows larger year by year.

Key West leads all other Florida ports in volume of shipping and in value of exports and imports. The East Coast Railway runs car ferries from Key West, ninety miles across to Cuba, running the freight cars on these huge boats and shipping American products to Cuba and Cuban products to the United States without breaking bulk. The fast passenger ships which make the trip across the Florida straits to Havana in less than six hours are supplemented by a passenger airplane service, which makes the flight in little more than an hour.

Key West, however, is something more than merely a jumping-off place. Tourists are finding in its ever-blowing seabreezes and its fine climate the year around, approximating that of Hawaii, attractions that give Key West a place of its own. The city's principal handicap has been the lack of fresh water, rain-water collected in cisterns being the chief sources of supply. In the Florida Legislative session of 1925 a bill was passed authorizing Key West and Monroe County to issue bonds for the construction of a water-main system to bring fresh water from the mainland, a distance of one hundred sixty miles. The bill got lost in the shuffle at the close of the regular session, necessitating the calling of an extra session of the Legislature of Florida in November, 1923, to enable Key West to get something besides rain-water to drink.

A dozen steamship lines, coastwise and transatlantic steamers, make Key West a port of call. The city itself is closely built up on the western end of the key, an island

Tomatoes growing three and a half miles north of Palmetto.

Inspecting peppers, Sneads Island, Manatee County.

Picking strawberries at Palmetto.

Field of young cabbage near Palmetto.

Artesian well on a farm near Palmetto.

Tomatoes growing in cutover land in Hardee County.

Cabbage field on Gladeview Farms in the Everglades.

Field of Irish potatoes in the Everglades.

Young corn in Hardee County.

of approximately two thousand acres in size. Now the rest of the island is in the hands of real estate developers, and Key West's hope is to attract thousands who wish to live where the water is always blue, the breezes always blowing, and the sun shines every day in the year.

CHAPTER XV

THE FLORIDA EVERGLADES

THERE is but one way to appreciate and understand the Florida Everglades; that is to visit them and see for oneself. Few who have attempted to visualize this region and have afterwards seen it have not changed their preconceived impressions.

It is impossible, until one has seen it, to imagine a perfectly flat expanse of land, millions of acres in extent, so level, so unbroken, so uniform in its profile and so vast as to present a completely encircling horizon like that of the sea; yet that is the picture presented by the great level prairie which is the Everglades. "Probably in all Nature there is not on this great scale another body of land so nearly perfectly level as this region," says F. C. Elliott, Chief Drainage Engineer of the Everglades Drainage District. "So nearly level is this area and so devoid of surface relief and change of contour that the rain which falls upon its surface and the water which overflowed it from Lake Okeechobee spread out in a broad, shallow sheet and could not develop sufficient current or velocity to erode channels in the nature of creeks or rivers for the flow of water, thus making it necessary for man to provide, in the shape of artificial waterways, that which was omitted by Nature, in order that this area, rich in its potentialities for agriculture and other development, might be fit for the uses and convenience of man."

The Everglades, in the restricted sense of the term, occupy the heart of the Florida peninsula below the twenty-seventh parallel of latitude, and occupy an area

of 2,862,000 acres, or about 4,500 square miles, south of Lake Okeechobee. The Everglades Drainage District includes all of the lands in the same drainage area, comprising 4,843,184 acres in the counties of Highlands, Okeechobee, St. Lucie, Martin, Palm Beach, Glades, Hendry, Collier, Dade and Monroe. Lake Okeechobee is in the heart of this district, and constitutes the heart of the Everglades drainage problem. Few who have not seen it realize that this lake, thirty-one miles in diameter and covering 740 square miles, is the second largest body of fresh water lying wholly within the limits of the United States, Lake Michigan being the only larger lake.

Before drainage operations began, in 1903, the surface of the Glades was approximately twenty-one feet above sea level in the region surrounding the lake, which is the most distant portion from the sea. At the extreme southern end of the peninsula the Glades merge so imperceptibly into the tidewater of the sea that they cannot be drained by gravity; eventually these parts of the Glades will have to be impounded by dikes, as is so much of the area of Holland, and pumps kept going night and day to lift the fresh water over the dikes into the salt water, as Holland has done for two thousand years and will continue to do for two million years more. The slope of the land southward from Lake Okeechobee is only two to three inches to the mile, and throughout the ninety miles southward from the lake to tidewater the Glades present the appearance of prairies covered with sawgrass; great areas have no trees of any description, while in some sections there are scattering clumps of small cypress. Before drainage operations had reached their present stage, the Glades were covered every year for months at a time with water which had overflowed from Lake Okeechobee or fallen upon the land as rain, and which remained there until the sun had evaporated it. There was no way to explore the Everglades except by

boat. There were no human inhabitants except scattering families of Seminole Indians, who made their habitations in the remote "hammocks" or high spots, which became islands in flood-time, secure against the intrusion of the white man. Seminoles still live in some of these isolated regions, but now they paddle their canoes along the drainage canals, between great fields of the richest agricultural soil in America, if not in the world.

For the Everglades, after more than twenty years of engineering effort in the face of disheartening obstacles and set-backs, have at last been reclaimed; and some of the greatest agricultural developments ever undertaken are now under way in this fertile region where everything that grows anywhere under the sun can be grown in less time and in larger yields than anywhere else in the world.

The Everglades came into the possession of the State of Florida in 1850, by cession from the Federal Government at Washington. It was not until 1903, however, that any systematic effort to reclaim them was undertaken. In that year the Honorable W. S. Jennings, Governor of Florida, set on foot the project of bringing this vast area under control. The work has not yet been entirely completed; there are still sections of the Everglades in which some years more must elapse before agriculture can be safely undertaken. But the plans adopted and developed in the beginning have proved their value and every year sees more of the area placed safely beyond the reach of floods, although farming in the Everglades will always be under the necessity of protecting the farm lands with dikes and drainage ditches and of having pumping facilities available for use in the event of extreme high water and, vice versa, for irrigation in the event of extreme drought. But the farmers of the Low Countries, the most prosperous agricultural population in the world, have made themselves so with a more difficult pumping problem always confronting them, for they have to raise

the water twelve to twenty feet, to sea level, to keep their farms from being submerged, while the ocean thunders unceasingly at their dikes, threatening to destroy them and engulf the whole countryside. The Everglades problem is vastly more simple than the great work which Holland is undertaking in reclaiming from the sea a thousand square miles of the basin of the Zuyder Zee, to add to the country's farms. Already Florida has enlarged its productive agricultural area by more than three million acres by the Everglades drainage operations, and nearly two million additional acres will in time be added to this vast area.

The key to the Everglades drainage problem is Lake Okeechobee. Without any natural outlet, this lake could do nothing else but overflow its banks when the annual flood waters of the great Kissimmee Valley, draining the hills of the Florida Highlands, poured into it. So the principal unit of the program is the St. Lucie Canal, extending from the east side of the lake to the St. Lucie River, which empties into the Atlantic at Stuart. This canal is twenty-five miles long, varies from one hundred and fifty to two hundred and fifty feet wide and, when completed, will have a water depth of from ten to twelve feet. The St. Lucie Canal has been carefully calculated to carry off eighty-five per cent of the flood water from the Kissimmee River in times of maximum rainfall; evaporation from the lake's surface can be counted upon to take care of the rest.

Ten other canals, ranging from forty to one hundred and forty feet wide—they widen as they approach the sea—and from ten to fifteen feet deep, radiate from Lake Okeechobee through the Everglades to the Gulf of Mexico and the Atlantic Ocean. It is no part of their function to drain Lake Okeechobee; they have been dug to carry off the surface rainfall from the flat lands, and their

area and capacity is equal to the task in the heaviest rainfall ever known in Florida.

All of this work has been carried on without the expenditure of a dollar of State funds; on the contrary, the reclamation of the Everglades has proved a highly profitable operation for the Florida Commonwealth. Before the drainage work was begun the State owned 2,862,000 acres of the overflowed lands, which was worth not more than twenty-five cents an acre; indeed, 4,000,000 acres of State land in this general region had been sold in one transaction at that rate. The land as reclaimed has been sold at varying prices, increasing as its value became generally recognized, and the proceeds, except twenty-five per cent for the school fund, applied to the State's share of the cost of the reclamation, which was financed in the first instance by the sale of drainage district bonds, which were not an obligation of the State but of the land benefited, every acre of which is assessed for its due proportion of the cost, whether owned by the State or by private holders; so, too, all of the land in the district pays an annual tax for the maintenance of the drainage system.

The State of Florida has remaining on hand about 900,000 acres of Everglades land, worth at least $13,000,000 at the extremely low rate of fifteen dollars an acre, whereas its entire acreage in this district when drainage work began was not worth three-quarters of a million. The policy of the Internal Improvement Board, however, is to sell none of the reclaimed land at less than one hundred and fifty dollars an acre, and at that and higher figures every parcel offered for sale under the administration of Governor Martin has been eagerly bought. Calculated on that basis, the State of Florida has an asset worth at least $130,000,000 in its remaining land holdings in the Everglades, to say nothing of the 70,000 acres of school lands included in the drainage district.

Why do people buy Everglades land? Because, as has been stated, it is the richest agricultural land in the known world. The soil is principally muck or peat, varying in depth from eight to twelve feet (often as deep as thirty feet) along the southern shore of Lake Okeechobee, to from two to four feet in the southern portion of the Glades, while at the edges of the Glades the muck soil gradually gives place to the sand and marl lands adjoining. The muck and peat soil has been formed by the falling and decaying of each successive growth of vegetation, through tens of thousands of years. The accumulation of soil was made possible by the preserving action of water, which formerly covered it continuously to a depth of from two inches to as many feet; this prevented thorough decomposition which would have occurred had the ground been much exposed to the air. The soil of the Everglades is underlain with a bed of limestone in the southern and southeastern sections, soft but jagged and uneven; this gives place toward the interior to a smooth limestone bed, slightly tilted up at the edges, making a great basin in which the soil is held.

In this rich soil, with its ample water supply and under the influence of the almost tropical sun of South Florida, vegetation flourishes so profusely that every hope of a great agricultural development of this region, upon which the huge drainage program was based, has been more than justified. Among the crops now being grown successfully on the drained Everglades lands are tomatoes, potatoes, peppers, beans, egg-plant, onions, cabbage, cucumbers, strawberries, beets, lettuce, celery, sugar cane, corn, rice, alfalfa, kaffir corn, sorghum, millet, milo maize, peanuts, dasheen, various grasses and other staple crops. In regions where the land has been drained long enough to permit fruit trees to develop to maturity oranges, grapefruit, limes, avocados and bananas are being grown successfully. There is considerable activity in

poultry farming, in dairying, in hog-raising and in beef cattle, and the earlier development of many of the large areas is in cattle and staple crops, until the demand from settlers for small farms for specialized crops, shall make it profitable to cut them up into small holdings. In all, about a thousand square miles of the Everglades Drainage District is now dotted with farms, and their number is increasing rapidly.

As an example of what this Everglades soil will yield, under intelligent and intensive cultivation, the experience of W. F. Buchanan, whose farm is about half a mile from Canal Point, may be cited. Mr. Buchanan, who was a railroad accountant before he turned to farming, carried his bookkeeping habits into agriculture, and kept a careful record of the year's return from a single measured acre. His land is on the so-called "custard-apple" soil, of which there is a great deal around the shore of Lake Okeechobee; this is soil upon which the wild custard-apple, a strictly tropical tree, grows perennially. The presence of this tree is supposed to indicate not only a rich soil but a total absence of frost. The muck is more than thirty feet deep on his farm.

Mr. Buchanan planted string beans in December and marketed them in February and March, obtaining an average of $5.50 a bushel for 340 bushels grown on his measured acre. That was not a top price, for he has frequently got as high as $7.00 a bushel for beans.

In December he started his tomato seed bed, transplanting from it in February, after the beans had been harvested, and sold his tomato crop from the same acre for $550. At the same time he grew on the same land fifty bushels of corn, worth $1.25 a bushel. This gave him a total cash income from one acre of land of $2,482.50, in a single short season. He could have grown another crop or two on the same land, but thought he was justified in taking things easy the rest of the year!

Corn and cucumbers growing in the Everglades.

A field of sugar cane in the Everglades.

Above—A syrup mill at Jacksonville.

A beekeeper on his farm near Miami.

Preparing citrus fruits for shipment at Citra.

Harvesting cane at Canal Point.

Above—A famous Florida product, found almost anywhere in the state.

Above—A Marion County tomato field.

Above—Crop of ferns at Pierson.

Left—The Everglade sections produce excellent corn

"Anybody who will work intelligently for a few months in the winter can do as well as that on this Everglades land," said Mr. Buchanan, telling of what he had done. "It is safe to count upon from $500 to $1,500 an acre, and one man can handle five acres easily. We can grow anything except cucumbers and watermelons; they will grow here, too, but the bugs eat them up. Sweet peppers are a profitable winter crop; I have grown 400 crates to the acre, and got from $3.00 to $3.50 a crate. Okra, turnips, Bermuda onions, spinach, cabbage and lettuce are all profitable crops here."

The Everglades soil is exceedingly rich in nitrogen, with the result that all vegetation grows rapidly and to large size; seven-pound turnips and three-pound onions, cabbages as big as a wash-tub, are not uncommon. Often it is necessary to use lime to counteract the acidity of the newly drained land, and there is no magic process whereby anybody can make a living even from this marvellous soil by any other means than intelligent work. It is not to be wondered at, however, that the State of Florida has no difficulty in disposing of its reclaimed Everglades lands at prices that run up to $700 an acre.

Development of Everglades farm lands is a job for capital in large sums, for the individual small farmer, except in a few favored sections, cannot afford to undertake the necessary ditching and diking to supplement the drainage system already described which is necessary if the farmer is to be insured against floods or drought; only on a large scale is it profitable to install pumping systems adequate at all times to the emergencies which may arise at any time. Misled by the first lowering of the level of Lake Okeechobee, scores of small farmers began to till the lands adjacent to the lake without making provision against a future rise of the waters. In 1925 the highest water known in Lake Okeechobee since the drainage program

was begun drowned out these little farms and ruined many of their owners.

Development must be done in large areas, which are designated by the State as minor drainage districts, their owners being authorized to carry out an approved scheme of insuring the lands in the district against overflow. This can be done economically only in tracts of several thousand acres, which can then be subdivided into small farms and sold to individual settlers with the assurance that they will always have tillable land under their feet; each purchaser pays his annual share of the cost of maintaining the dikes, ditches and pumping equipment, which runs only two or three dollars an acre.

An example of such development is the Gladeview Farms, in Palm Beach County, where ten thousand acres have been established as a drainage district and, under the direction of A. L. Mathews, who has grown sugar cane and operated sugar mills in every part of the world where sugar cane grows, have been surrounded by a dike, criss-crossed with lateral drainage canals and hard roads, so that every twenty acres front on a highway and canal, and are being sold to settlers in small units under a contract whereby the water control is guaranteed. In 1925, with the water higher than for years, it was found that a single Diesel type engine of 180 horsepower was sufficient to keep all of this ten thousand acres dry; the pump, moreover, is reversible, so that in seasons of drought the water from the main Palm Beach drainage canal, connected with Lake Okeechobee, can be pumped into the ditches to irrigate the land.

In like manner forty-seven thousand acres which B. G. Dahlberg and associates have bought south of Lake Okeechobee is being prepared for planting to sugar cane which is to supply the sugar mill at Clewiston, and for miscellaneous farming in small tracts. As pointed out in another chapter, the sugar potentialities of the Everglades

are far greater than anything Louisiana has achieved, both in tonnage of cane to the acre and in the percentage of sugar content in the cane. A sugar field, once planted, does not require replanting for seven or eight years, sometimes longer. Its cultivation is simple, compared with most other field crops, and the principal labor item, that of cutting the cane for harvest, is solved in the Everglades by the importation of negro labor from the Bahamas, under a six-months' permit from the immigration authorities.

Two sugar mills are in operation in the Everglades region. That of the Florida Sugar and Food Products Company, a small mill at Canal Point, has been producing sugar commercially since 1923; that of the Pennsylvania Sugar Company, near Miami, has not been so successful because the soil in that part of the Everglades, fifty miles south of Lake Okeechobee, is less well adapted to sugar cane growing. The selection of sugar land is a job for expert soil chemists, since the essential elements in the soil which determine whether cane grown upon a particular tract will produce sugar or only syrup can only be detected by chemical analysis. The Government Experiment Station at Canal Point has made such tests of a great many thousands of acres of Everglades lands, and some of the best Government experts have been employed by the developers of Everglades farm land, to assist them in selecting the right soil and in determining for the farmer settlers what sort of crops they can grow to the best advantage.

Mention has been made elsewhere of the large-scale peanut-growing operation undertaken by the Brown Paper Company in the Everglades. On the other side of Lake Okeechobee, in Hendry County, Henry Ford and Harvey Firestone are conducting experiments in rubber growing, having taken up some eighteen thousand acres of land for this purpose near the town of Labelle. This is a charm-

ing little city, due to grow in size and importance as tourists discover it, which they are certain to do with the completion of the Gulflantic Gladesway, the cross-State motor highway from Fort Myers to West Palm Beach. A north and south highway to tap the Tamiami Trail is also being built from Labelle, and will open up a new and rich section of the Everglades. Labelle itself is built around Henry Ford Park, in which the natural beauties of the tropical landscape have been preserved. Mr. Ford has purchased a tract two miles east of the center of Labelle and dedicated it as Fort Thompson Park; its chief charm is the massive live oaks, bearded with their long streamers of Spanish moss.

The largest town in the Everglades region is Okeechobee (known until 1925 as Okeechobee City), on the northern shore of the lake of that name. Okeechobee is a typical frontier town set down in the heart of Florida, but with possibilities as a commercial center which the opening of new transportation lines is helping it to realize. "The Chicago of the South" is Okeechobee's ambitious slogan. For years it was merely a fishing port, the point from which the fresh-water fish taken in Lake Okeechobee were shipped by the carload to northern markets. Fishing is still an important industry, but Okeechobee is giving its chief attention now to the development of the surrounding agricultural territory. From fewer than 1,500 inhabitants when the Seaboard Air Line ran its cross-State line through the city in the autumn of 1924, Okeechobee had grown to nearly 5,000 population by the end of 1925; its growth, moreover, has not been artificially stimulated to the degree that has ruled in many other towns of South Florida, but has been based upon the growing needs of an increasing agricultural population. The city is on the southern edge of the old cattle-range country of South Florida. It is the northern terminus of the Conners Highway, and in this vicinity William J. Conners

Above—A turpentine and resin extraction factory.

Turpentine still at Okahumpka.

A Marion County lime mine.

A sugar factory at Canal Point.

Above—American Agricultral Chemical Company in Polk County.

Above—Dragline working in pebble phosphate mines at Mulberry.

Above—A phosphate elevator at Pierce.

Power house, American Agricultural Chemical Company, at Pierce.

of Buffalo has acquired several hundred thousand acres of land which he is making accessible for agriculture.

Moore Haven, on the west shore of Lake Okeechobee, where the canal which connects the lake with the Caloosahatchie River opens, is another Everglades city with a future which awaits only the settlement of the agricultural lands and the completion of means of communication. The same is true of the little settlement of Canal Point, on the east side of the lake, where the Palm Beach drainage canal begins. And on the south shore of the lake the new city of Clewiston, planned as the metropolis of all this region, is beginning to rise, splendidly laid out and with the assurance of important industries, a great sugar mill, a celotex factory, canning plants and the first structural steel mill in southern Florida, to speed it on its way to greatness.

Southward and westward from Lake Okeechobee lies a region only partly included in the Everglades drainage district, yet essentially a part of the Everglades. This is Collier County, named for Barron G. Collier, the street railway advertising magnate, whose investment in Florida lands runs into the millions and whose holdings in this region alone amount to more than one million acres. Included in this region is the country known as the Big Cypress Swamp, a country so wild that few white men have as yet penetrated its fastnesses. It was in the Big Cypress Swamp that a nine-foot panther, the skin of which was displayed at Tallahassee that the Governor himself might verify its size, was shot in the autumn of 1925. Through this country the Tamiami Trail, a motor highway to connect the cities of Tampa and Miami, has been projected and partly completed. Forty miles of this road remain to be built, through swamp so nearly bottomless as to defy any but a Florida engineer, accustomed to working miracles. This road will be finished, and there will be a railroad or two across the State in this general

vicinity, to open up to settlement the hundred miles of wild Gulf Coast that stretches northward from Cape Sable to Naples, a country so wild that fishermen and hunters have been lost for days among its hammocks and keys.

Mr. Collier is spending yet other millions in developing and draining this Big Cypress Swamp and the Gulf Coast lands adjacent, with the city of Everglade as the center of operations where, until recently, there stood a sign which gave a shock to every true Floridian who saw it: "No Land For Sale Here!"

In the normal course of Florida events he is due to become the first man to make a billion dollars from land. The Astors, the Rhinelanders and the Goelets made their hundreds of millions in New York City real estate, but the 1,050,000 acres which Mr. Collier bought in Florida for around three million dollars has a potential value of more than a billion dollars when it shall have been drained, cleared and made ready for settlement. For such parts of this immense tract as have already been drained the owner has been offered one thousand dollars an acre and much of it is certain eventually to bring a higher price. Mr. Collier is still a young man and it is entirely possible he may live to find himself the world's first land-created billionaire.

Meantime, an ever-increasing stream of tourists is finding the Everglades country an interesting and necessary part of a visit to Florida. The regular passenger boat service between West Palm Beach and Fort Myers, inaugurated at the end of 1925, takes the visitor through Lake Okeechobee and gives him a broad view of the rich agricultural lands bordering the canals. A ferry for automobiles from Canal Point to Clewiston supplies the missing link in the cross-State highway until that can be completed.

Lake Okeechobee itself is attracting the attention of

fishermen and others who prefer fresh water to salt. All of Lake Okeechobee is navigable water, and one can reach it by motor boat from Stuart, Palm Beach, Fort Lauderdale or Miami through the canals, from Fort Myers on the west through the Caloosahatchie River and canal, or from the north through the Kissimmee River, which is navigable for many miles for small craft. The famous Conners Highway, a paved toll-road, skirts the eastern shore of the lake, connecting near Canal Point with the west-bound highway from Palm Beach, and at Okeechobee City with a new State road leading northward through Sebring. The motor highway which will cross the State from Palm Beach to Fort Myers, skirting the southern shore of Lake Okeechobee, is under construction and will be finished before the end of 1926. The Florida East Coast Railroad has a branch which runs to Canal Point; the Atlantic Coast Line has a line on the west of the lake as far as Clewiston.

Whether for yachting, for fishing or for merely loafing along the shore with an occasional dip into its water, Lake Okeechobee has a charm which grows upon those who frequent it. Its waters teem with bass and other fresh-water fish, and they are marked with buoys and lights for the navigator, who gets out of sight of land, in a small boat, before he realizes the extent of the waters. And there are worse ways of spending a holiday than lounging on the wide veranda of "Johnny" Reed's road-house on the Conners Highway, or listening to Captain Clay Johnson, of the stern-wheel steamboat "Osceola," the largest craft afloat in these waters, as he tells of the days when the Everglades were still an unknown country and the Seminoles roamed at will through all this region. Captain Johnson, a veteran Mississippi River steamboat man, has been building and operating steamboats on the Kissimmee River and Lake Okeechobee since 1883, when Hamilton Disston engaged him as pathfinder for the en-

gineers and surveyors he was sending into Florida in the effort to locate and delimit the four million acres he had just bought from the State of Florida for twenty-five cents an acre. Captain Johnson, straight as an arrow despite his nearly eighty years, is a veritable mine of Everglades lore, and has a vocabulary which would have delighted Mark Twain, whom he greatly resembles in appearance and manner.

This is the real Florida wonderland, this Everglades country; here is where the greatest miracles are being worked; this is the region which will one day feed not only all Florida, but a good share of the rest of the world.

CHAPTER XVI

THE FLORIDA MIDLANDS

INLAND Florida, the region which for convenience may be styled the Florida Midlands, is a country as different from both of the coasts and from West Florida as can well be imagined. From Sebring on the south to Lake City on the north, roughly two hundred miles, is a land of level plains alternating the rolling hills sprinkled with fresh-water lakes, covered for the greater part with pine forests and citrus groves, liberally dotted with charming and rapidly growing towns and agricultural developments, criss-crossed by railroads and motor highways, and furnishing winter homes and playgrounds for a multitude of people for whom the seacoast has no irresistible lure.

Orlando, lying fairly close to the center of the Florida mainland, is the largest of the State's interior cities, with a permanent population, according to the latest State census, of a little above twenty-two thousand. Orange County, of which Orlando is the county seat, is the largest shipping center for citrus fruits in the State, handling not only a million boxes of oranges, grapefruit and tangerines grown in the county, but more than a million boxes from other counties packed and shipped from Orange County packing houses. Nearly one-seventh of the entire Florida orange crop is shipped from this one county. It is one of the great producing sections for melons and vegetables —tomatoes, lettuce, cucumbers and cabbage being shipped to the midwinter markets of the North. Fancy poultry, that has more than once won first prize in national com-

petitions over birds from many other States, testify to Orange County's eminence as a poultry farm region. The county boasts also that it has the largest mileage of important roads in any county in the State, and that there are still available half a million acres of Orange County land suitable for citrus fruits, truck farming, poultry and dairying that can be bought from fifty to one hundred dollars an acre.

Within the county limits are more than fifteen hundred fresh-water lakes. This is a hill county, with pines, oaks and palmettos crowning the elevations. The Orange County Chamber of Commerce coördinates the work of twenty-one local Chambers of Commerce, one in each community in the county. An interesting phase of the Chamber of Commerce work here is the year-around program of community entertainments—musical, motion picture and dramatic, which gives even the smallest towns entertainment of a high order.

Orlando is a thriving, busy metropolis, in the development of which unusual pains have been taken to combine beauty with utility. This is true not only of the buildings, but of the backgrounds against which the homes, apartments and hotels of Orlando are set. Entering the city from any direction, the visitor must make a circuit around one or another of the charming lakes with beautiful parked borders, between which the city nestles; one looks out of his hotel window upon a lovely sheet of water on which graceful swans float, and bordered by stately palms. There is a friendly restfulness about Orlando that inevitably inspires the visitor with the desire to come again; the city is, however, a commercial metropolis as important as any in the Florida Midlands.

Winter Park, in Orange County, is the seat of Rollins College, and lives up to its slogan, "The City of Homes." Settled forty years ago by a group of colonists from New England, it was one of the first communities in Florida

to adopt a town plan. To-day the oak trees planted along its streets arch across the thoroughfares which wind in and out among beautiful lakes. Edwin Markham, the poet, Irving Batcheller, Clinton Scollard and other literary men of note have their homes here or near by.

Polk County, of which Bartow is the county seat, boasts that it is the richest county per capita in America; Lakeland, which is the county's best known center, has a Chamber of Commerce membership larger than any other community in Florida save one. Polk County leads the world in production of oranges and grapefruit. A third of Florida's citrus crops are grown here. Nearly half of the world's supply of phosphate is dug from Polk County's soil. It is one of the largest counties of the Florida Midland, one of the most thickly populated and most intensively developed. Poultry and dairy farming are on the increase, as is the growing of almost every kind of vegetable for the early Northern market. An increasing proportion of the strawberries served on New York and Chicago tables in midwinter comes from western Polk County and the adjacent county of Hillsboro, Plant City in Hillsboro County being the principal strawberry shipping point in Florida.

The eastern part of Polk County includes a range of high hills sloping down to the chain of lakes which form the valley of the Kissimmee River, and giving to this section from Sebring north to Orlando, the merited appellation of the "Scenic Highlands." Some of the most beautiful residential developments in Florida are in this highland country. Iron Mountain, at Lake Wales, has an elevation of a little more than three hundred and twenty-four feet. It is said to be the highest point within one hundred miles of the coast south of New Jersey. It is one of the group of hills surrounding several lakes which have been developed into an exclusive residential section, among whose owners and residents are Edward

W. Bok, Roger W. Babson, August Hecksher and many other men of national and international prominence. The Mountain Lake Club House is one of the finest in the State, and its eighteen-hole golf course has a national reputation. None but owners of homes or of citrus groves are admitted to membership in the Mountain Lake Club. About one thousand acres is included in residential estates and about twenty-five hundred acres in groves. Mr. Bok, famous as the former editor of the *Ladies' Home Journal* and the author of "The Americanization of Edward Bok," "A Man from Maine," and "Twice Thirty," tells in the last-named book of the bird sanctuary which he has established on the top of Iron Mountain, where the original forest is preserved in its wild state, and every variety of bird known to Florida finds unmolested. nesting and resting place.

Near Mountain Lake is the Templetown Grove, said to be the largest individually owned citrus grove in the world. It belongs to August Hecksher of New York, and consists of two thousand acres, on which are two hundred thousand orange trees, the income from which Mr. Hecksher has dedicated to the maintenance of a home for orphan children in New York.

Not far from Lake Wales is Babson Park, on the shores of Lake Caloosa, where Roger W. Babson has established the southern home of the Babson Statistical Institute, and is developing an attractive town in a pure Spanish style of architecture.

Lakeland, with a permanent population of about seventeen thousand, exceeds Bartow, the county seat of Polk County, in commercial importance, and like every other community in this part of the State, it is a city the charm of which strikes the visitor irresistibly, and is the center, like all of the rest, of extensive and increasing agricultural developments of every kind, and of suburban and semi-rural residential developments of a high degree of

attractiveness and comfort. Southern College, at Lakeland, lends a cultural atmosphere.

Persons unfamiliar with Florida are prone to imagine the interior of the State as unbearably warm, except in the distinctly winter months. This is far from being true. On the contrary, there is no part of the Florida Midlands which is not reached by the breezes from the ocean or the Gulf at all seasons, and in this hill country tens of thousands of Northern families live in comfort and happiness the year around. It would be difficult to find an urban community more attractive as a place of residence than Lakeland, or a vista more charming than that from the veranda of the new Lakeland Country Club.

Perhaps the most telling comment on inland Florida's summer climate has been made by George H. Clements, Secretary of the Bartow Chamber of Commerce, as follows:

The writer came to Florida from the Southwest—California, Arizona, New Mexico and West Texas—where climate is capitalized to the "nth" degree and where the results of that capitalization may be seen in great populations, in the cities of Los Angeles, San Diego, Phoenix, Albuquerque, El Paso and others too numerous to mention and in the great artificially irrigated valleys which are producing enormous crops under intensive cultivation.

He came to Florida with intent to spend a summer but he did it with some wonder as to whether or not he would be able to withstand the heat, humidity and mosquitoes he feared he would find, and his fear was based upon the fact that though he had acquitted a large library of "Floridiana" and had read every book, booklet, pamphlet and tract in the aggregation, he found nothing which would lead him to believe that Florida was a comfortable place in which to live except in the winter time.

That he was agreeably disappointed goes without saying. He had lived in Honolulu and in San Diego, the two cities of the world, at sea level, supposed to be possessed of ideal all-the-year-round climate, and he found that the

climate of Florida was an improvement over that either of the Hawaiian capital or the beautiful metropolis of extreme southern California.

Why those who have written regarding the delights of Florida, and their name is legion, have had so little to say about the climate and the comparative absence of insect pests whenever ordinary precautions are taken seems to be a mystery. They may have taken it for granted that because they knew there were no extremes of heat or cold and that refreshing sleep might be had every night of the year, every other person in the country or world must know of them.

Bartow, "The City of Oaks," is the hub of a three-hundred-and-forty-six-mile network of county roads connecting with all of the main State highways of the peninsula. It is the center of the agricultural activities of Polk County, which include many splendid dairy and livestock farms, as well as a breeding farm for thoroughbred Arabian horses. Bartow was one of the first cities in Florida to provide a modern and sanitary storm-water sewerage system, to secure a permanent supply of the purest water, and to give scientific attention to the suppression of insect pests.

Haines City, in Polk County, is one of the most rapidly growing communities in the State. Its slogan, "The Gateway to the Scenic Islands," is derived from its location at the junction of the Dixie Highway, the Lee-Jackson Highway, the Scenic Trail, the Florida Short Route, and the Cross-State Highway, while three branches of the Atlantic Coast Line Railroad center here also. There is no more accessible community in the Florida Midland, nor one more advantageously situated as an agricultural center. An important industry, the plant of the Skinner Machinery Company, making machinery for citrus packing houses, moved from Dunedin to Haines City in 1925. In 1920 it had just developed from a turpentine camp into a village of six hundred and fifty-

one people. Now it has nearly four thousand population, with above $2,500,000 bank deposits. It is paving fifteen and a half miles of streets, and in and around it some of the most interesting residential and agricultural developments in Florida are under way. The largest of these, under the direction of Frank Bryson, is attracting Nation-wide attention from investors and homeseekers.

The current real estate boom hit the coasts first, but now all of the Midland counties and communities are feeling the effect of it.. At Winter Haven, in the northern part of Polk County, a single development, Haven Villa, is reported to have sold more lots to outside investors in 1925 than did even Coral Gables or Hollywood, the largest coast developments. The attractions of Winter Haven, like that of the rest of the ridge country, are its beautiful hills, its lovely lakes, the pleasant outdoor life, the fishing and boating and bathing, the golf—all of the things that make perennial summer attractive to those who have no irresistible craving for salt water. It is interesting to note that the buyers and settlers in the Florida Midlands, almost without exception, come from the inland regions of the North! those who have been reared on the seacoast usually seek their Florida homes close to the beaches.

Fort Meade, the center of a growing agricultural community in southern Polk County; Wauchula and Zolfo Springs in Hardee County, and Arcadia, in De Soto County, are drawing agricultural settlers into the farm country, which is as rich in its potentialities as any to be found in Florida. Arcadia is on the edge of the southern range cattle region of Florida. It has a further claim to fame in that here is located one of the first and best of the motor camps for tourists, which are an important feature of every progressive Florida town. No social stigma attaches in Florida to those who avail themselves of the accommodations offered by these tourist camps,

accommodations which are often as good as those which the bungalow rented by the season provides. Cadillacs, Packards, Lincolns and even an occasional Rolls-Royce may be seen parked in democratic equality with the Fords and the Chevrolets in these camps when the tourist season is at its height, their owners enjoying their winter vacation in the most inexpensive and healthful manner. Arcadia is the headquarters and home office of the jocosely named "Tin Can Tourists of the World," whose general secretary, L. M. Eigle, the editor of the local newspaper, and Secretary of the Chamber of Commerce, speaks five languages fluently and maintains correspondence with motor tourists who have camped at Arcadia from every part of the world.

Sebring, "The Orange Blossom City," in Highlands County, is the point of departure from which the East Coast extension of the Seaboard Air Line makes its long diagonal jump across to West Palm Beach. The line was opened in November, 1924, when Sebring's population was about fifteen hundred. In April, 1925, Sebring had twenty-two hundred permanent residents, the count of noses made by the post office for free-delivery service in June, 1925, showed thirty-five hundred, and the house-numbering enumeration in September showed a growth to forty-one hundred. The city was founded in 1912 by George E. Sebring, who had been a pottery manufacturer at Sebring, Ohio, and who made the Florida town the headquarters of a group of friends interested in outdoor life. There were no railroads, no surfaced highways and no navigable waterways reaching the city. It had nothing but a beautiful location in the midst of rolling hills and clear, spring-fed lakes. Now it has some of the finest tourist hotels in Florida, it is growing in every direction from the circular park which forms the center of the State, and the surrounding hills are crowned

with orange groves, and the valleys dotted with little farms.

It is close to Sebring that one of the most remarkable records of agricultural productivity in all Florida was made in 1925. One farmer, growing celery on the five-acre bed of a dried-up lake in the middle of his hundred and sixty acre homestead, sold his 1925 crop for thirty thousand dollars, a gross yield of six thousand dollars per acre! These figures are vouched for by responsible citizens of Sebring familiar with the facts. The richness of the soil, with its age-old accumulation of vegetable mold, is primarily responsible for this enormous yield, but similar soils are to be found in profusion all through South Florida. So rich in nitrogen is this tract that the ordinary types of celery grew far too fast and large; the French Dwarf Celery, however, planted in this soil, yielded stalks of standard commercial size.

Avon Park, not far from Sebring, is near one of the largest and most successful orange and grapefruit developments in the State, the Pittsburg-Florida Groves here, also, is the Avon Canning Company, building a new industry in preserving grapefruit and oranges, and getting a national distribution for its product.

Kissimmee, the county seat of Osceola County, is one of the older Midland communities, coming into its own as a place of winter residence, partly through the fact of its location on the main-travelled highway across the State eastward from Tampa to Daytona Beach, over which hundreds of thousands of tourists pass every winter, to be attracted by Kissimmee's charm. Osceola County is still awaiting agricultural development on an important scale.

Sanford, in Seminole County, is the center of the celery growing region of Florida. It is a metropolitan city of about ten thousand permanent population, on the main line of the Atlantic Coast Line Railroad, and

at the head of navigable water on the St. Johns River, giving it water transportation for its products. It is the largest single vegetable shipping center in the world. The latest available figures, for the season 1923-4, show shipments out of Sanford of 8,363 cars of lettuce, oranges, grapefruit, cabbage, peppers and miscellaneous vegetables, including 5,822 cars of celery. The 1924-5 shipments were considerably larger. The car shops of the Atlantic Coast Line, located here, give the city an industrial activity which is absent in most of the Florida midland communities.

DeLand, county seat of Volusia County and seat of John B. Stetson University, was the home of one of Florida's most famous and picturesque characters, Lue Gim Gong, a Chinese botanist, who has often been referred to as the Luther Burbank of Florida and whose name is perpetuated in the Lue Gim Gong orange, which is one of the most popular varieties grown in the State. Lue Gim Gong died in 1925, after nearly half a century of life in Florida, having been brought to the State originally as a servant to a lady who had lived in the Orient. He developed a remarkable ability as a gardener and began original experiments in the hybridization of plants more than forty years ago. The gentleness and courtesy of his personal character and his religious devotion to Christianity, which he had espoused, endeared him to the people of DeLand, and a monument to his memory has been erected by popular subscription. DeLand is a picturesque town, with tree-shaded streets and lovely homes, its activities centering around the University and the rich agricultural developments around the city.

There are few instances of more rapid growth in permanent population outside of the largest cities of Florida than that of the cities of Lake County in 1925. Tavares, the county seat, Leesburg, the county's most enterprising community, Mt. Dora, Clermont, Eustis, Umatilla, and a

score of smaller municipalities, began to feel the influence of the swelling demand for Florida homes and farms, and throughout this entire section intensive development is setting in, both of residential communities around the shores of the five largest lakes and the hundreds of smaller ones which give the county its name, and of agricultural lands which are as productive here as anywhere in the Florida midland, for citrus fruits and for truck crops. Leesburg is unique among Midland cities, in that it obtains its electric current for street lighting from a hydro-electric plant situated near by. Here, also, is located the only paper mill in Florida, making several grades of excellent paper from saw-grass. The group of lakes upon which Leesburg, Tavares, Clermont and numerous other towns are located, discharge into the Oklawaha River, which in turn empties into the St. Johns, making it possible for small boats to navigate all the way from the heart of Lake County to the sea on the one hand, and up the Oklawaha to Silver Springs on the other. Canals connecting these lakes are being improved, and the ambitious project for their extension to connect with the lakes farther south, and so with the Kissimmee River and Lake Okeechobee, is planned.

In Lake County is one of the most important deposits of kaolin to be found in Florida. Here, too, at Clermont, is the interesting industry of mining diatomite from the bed of the lake. Diatomite is also known as infusorial earth, or kieselguhr. It is the fossilized skeletons of microscopical sea animals, and has a wide range of industrial uses. Beautiful scenery, hunting, fishing, motor boating, fresh-water bathing, and peaceful restfulness are the chief attractions Lake County offers to the winter visitor or the permanent settler whose inclinations do not run toward agriculture or horticulture. Near by, in the Oklawaha National Forest, more than one thousand deer were killed in the 1925 hunting season.

Lake County was the first in the State of Florida to organize a County Chamber of Commerce, which is maintained by a tax levy of two mills on the dollar of assessed valuation. Clermont claims the highest average elevation of any city in Florida, its mean altitude being about three hundred and forty feet above sea level.

Leesburg, the largest city of the county, doubled its population between 1920 and 1925, and increased it another twenty-five per cent during that year. An interesting agricultural specialty cultivated in and around Leesburg is ferns, of which nearly ten thousand boxes are shipped from Leesburg annually to Northern florists, who otherwise would have to grow their ferns under glass.

Dade City, in Pasco County, lying just north of Tampa, St. Petersburg and the thickly settled West Coast region, is the center of rapidly growing agricultural developments. Here much attention is given to dairy and poultry farming, to supply the near-by markets of the big cities and resort sections immediately adjoining the county. Bushnell in Sumter County, Brooksville in Hernando, and Inverness in Citrus, are also important agricultural centers, making as yet little effort to attract tourists, though growing numbers of visitors from outside make their winter headquarters in these counties.

Marion County, in practically the geographical center of the State, at the nearest point of the Florida peninsula, is one of the oldest settled counties, that has only lately got into its stride in the race to attract new capital, population and tourists from outside. It has long been one of the great citrus growing counties, two of Florida's best varieties of orange, the Pineapple and the Parson Brown, having originated here. Staple crops and livestock are the basis of Marion County's agriculture, in recent years supplemented by a growing development of vegetable crops, tomatoes being among the most im-

Above—Plant of the Pennsylvania Sugar Co., Miami.

Above—Stacking lumber at a Jacksonville lumber mill.

Above—A cypress mill at Palatka.

Kaolin mine at Leesburg.

Above—A paper mill at Leesburg.

Above—Landing oranges at Tampa.

Cigar workers at work in a factory at Tampa.

Jacksonville port scene.

portant shipments. Here rock phosphate was first discovered in Florida, near Dunnellon in Marion County, in 1899, and it played an important part in the development of the county. Flint rock and builders' sand are among the important mineral products of Marion, and its lime deposits are very large, and actively developed. Lime rock for road construction for all parts of Florida and southern Georgia is mined here, while calcined and hydrated lime and limestone are also produced, more than a hundred and seventy-five carloads a day of limestone and its products being shipped.

Ocala, the county seat, recently famous as the town picked by Tom Meighan, the motion picture star, as the location for his film play, "Old Home Week," has not only the local industries usual to an agricultural county seat, but factories for curing the Spanish moss, which is in demand all over the world for the cheaper grades of upholstery filling, a peanut-butter plant using locally grown peantus, a knitting mill and several other local industries.

Close to Ocala is one of the great natural marvels of Florida, Silver Springs. This is an almost circular bowl, more than a quarter of a mile in diameter, whose crystal-clear waters are so transparent that the smallest objects are visible at a depth of thirty feet or more. Visitors are taken out on the surface of the springs, and the adjacent bays, and inlets, which form a large, irregular-shaped lake, to see the water bubbling up from crevices in the lime-rock ledges which form the bottom of the lake. Silver Springs is said to have the largest continuous flow of any spring in the world, more than twenty-two gallons an hour. The iridescent effect as the sunlight is refracted by the clear water and reflected from the bottom, is one of the most beautiful sights imaginable. Silver Springs discharges into the Oklawaha River, which is navigable

by small boats all the way from its junction with the St. Johns to this point.

Although Silver Springs is familiar to every Floridian, it is only recently that efforts comparable with those made to attract tourists to other spots in Florida have been utilized to advertise the beauties of this place. Now a paved highway connects Silver Springs with Ocala, a great hotel is going up on the shore of the lovely lake, bathing pavilions have been constructed, and the most interesting body of water in Florida is on its way toward a national reputation.

Salt Springs, in northern Marion County, is another interesting natural phenomenon well worth the visitor's time. That Ocala will become such another tourist center and winter home location as the more widely advertised Midland communities farther south, is definitely on the cards. Marion County is not in any way dependent, however, upon the outsider, with its rich agricultural, mineral and timber resources. This is one section of the State in which modern intelligent efforts are being made to conserve the timber supply, which covers about one-fourth of the county's million acres, chiefly yellow pine.

Palatka, on the St. Johns River, is one of the oldest towns in Florida, having been located by the pioneer railroad builders. Situated on the west bank of the St. Johns, about forty miles above Jacksonville, it is one of the most important points for water shipments of Florida products in the interior of the State. It also enjoys a low railroad freight rate, the Atlantic Coast Line, the Georgia, Southern & Florida, and Florida East Coast railroads touching here. The Hastings potato belt stretches westward to Palatka, from which city between four and five thousand cars of early potatoes are shipped annually. It is also the market place for Crescent City and Crescent Lake citrus sections.

Palatka was founded more than one hundred years ago, and in the days before the railroads penetrated the peninsula southward, was, with St. Augustine, the great tourist center of Florida. William Cullen Bryant, the famous poet and editor, was a frequent winter visitor to Palatka more than fifty years ago; so were Grover Cleveland, Reverend DeWitt Talmadge, Harriet Beecher Stowe, and other notables of the middle and late nineteenth century. The Clyde Steamship Company operates a daily passenger and freight service between Jacksonville and Palatka, and hundreds of smaller craft and motor yachts put in here every season on their cruises up and down the St. Johns River, the beauty of whose tree-clad shores and winding course is coming into revived appreciation with the influx of new visitors and settlers into Florida.

Palatka, too, is renewing its youth. The city is building new hotels for the accommodation of tourists, developing residential subdivisions, improving its highways and bridges, and beginning again to draw winter visitors who prefer the climate of North Florida to that of the southern section. Putnam County, of which Palatka is the county seat, is one of the agriculturally rich and stable counties of Florida. All the staple crops, including cotton, are grown here, and the opportunity for intensive agricultural development is very great. The little town of Interlachen, west of Palatka, is becoming an important agricultural center. Palatka itself has numerous industries, and is the site of the largest cypress sawmill in Florida, with thirty years' supply of cypress timber in sight and marked down along the upper reaches of the St. Johns.

Alachua County, lying directly west of Putnam, is another of the important old agricultural sections of Florida, while Gainesville, its county seat, is the site of the State University. Alachua County, with an area of

twelve hundred and sixty-two square miles, has in round numbers three thousand farms. It ranks eighth in area among the counties of Florida, but second in the acreage of cultivated lands. It ranks second also in the production of peanuts and livestock of every kind—horses, mules, hogs and cattle—while it is third among Florida counties in corn production, in the value of its pecan crop, and its acreage of Irish potatoes. As yet, however, only one-fifth of the area of Alachua County is under cultivation, which accounts for the fact that land which will produce everything that can be grown in Florida, can be bought for from ten to one hundred dollars an acre. One of the interesting agricultural developments in Alachua County is the Tung nut, a Chinese tree bearing a nut which yields an oil of high value in the manufacture of paints and varnishes. Extensive groves of the Tung trees have been planted around Gainesville, and the oil yield has proved higher in quality and volume than in their native China, with a net yield to the grower as high as two hundred dollars an acre.

Gainesville, the county seat, with its typical southern architecture, its wide, tree-shaded streets, and the charming cultural atmosphere to which the presence of the State University gives rise, is proving increasingly attractive to newcomers, with the result that around the city, and especially on the shores of the neighboring Lake Newman, there are growing up residential colonies of winter and year-round homes, and new agricultural developments are under way with the advantage of being almost directly under the eyes of the agricultural experts of the University and its Experiment Station.

Green Cove Springs on the St. Johns, halfway between Palatka and Jacksonville, is an old tourist resort which has never lost its popularity, where the beauty of the river scene and the hills beyond, and the health-giving waters of the springs combine to make it one of the most

attractive spots in the State for the winter visitor. Westward and northward, Starke, in Brevard County, Lake Butler in Union, Macclenny and Glen St. Mary in Baker County, Lake City in Columbia County, Live Oak in Suwannee County, and Jasper in Hamilton County, are centers of territory almost exclusively agricultural, old settled districts still largely given over to forest, into all of which regions a steadily swelling flow of agricultural immigration is taking place. Glen St. Mary is famous as the headquarters of the largest nursery establishment in Florida. Live Oak, the county seat of Suwannee County, is gaining importance as a railroad junction, as is Lake City.

Hundreds of communities, to catalogue which here would be merely to repeat what has been said of the outstanding cities already referred to in this chapter, make up the rest of the Florida mainland, a region with a charm of its own, a country of unlimited possibilities as yet only dimly realized, even by those who know it best.

Between the thickly settled West Coast section and the West Florida country, lies a stretch of Gulf Coast whose present situation is less important than its possible future growth. No comprehensive survey of Florida can omit reference to New Port Richey in Pasco County, Bayport in Hernando, Homosassa at the head of a delta of inlets, outside of which along the Gulf shore is an archipelago of literally hundreds of little islands and Cedar Keys, the first point on the Gulf of Florida to be reached by a railroad, and which might have been the metropolis of the West Coast when Henry B. Plant wished to build his great hotel there, had not the property owners been over-keen about immediate profits. Mr. Plant, the story goes, left Cedar Keys in disgust, and picked Tampa, which was then hardly larger than Cedar Keys, as the site for his great hotel. The first cross-State line in Florida was that which is now the Seaboard

Air Line, from Fernandina to Cedar Keys. It was designed to enable freight to reach the Gulf ports of Pensacola, Mobile and New Orleans, without necessitating the long voyage around the Florida peninsula, when water transportation was still the principal means of carrying passengers and goods.

Fernandina, too, lost its opportunity to be the metropolis of Florida when the business men tried to buy water-front property there and found themselves held up by greedy landowners, and pitched their tents in Jacksonville instead.

Davenport, near Haines City, is the scene of another large coöperative orange grove development, Holly Hill Groves. It is a progressive little town with paved streets, beautiful lakes and an attractive outlook over the hills.

Lake City is one of the principal motor gateways into Florida from the north and one of its most interesting citizens is the Reverend E. L. Roy, a superannuated Methodist minister who saw in this situation an opportunity to earn a modest living for himself, with the surprising result that he made a fortune in two years. Mr. Roy conceived the idea of operating a tourist camp for the motorists from the North, and purchased a piece of land for this purpose, entirely on credit, at a price of five hundred and eighty dollars. Not only has the motor camp paid him a handsome income but he was offered, two years after it was started, thirty-five thousand dollars for the land on which it stands.

CHAPTER XVII

THE FLORIDA WEST COAST

THE development of the West Coast of Florida for the winter visitor and the all-year-around settler lagged many years behind that of the East Coast, because of the slower penetration of transportation lines into that part of the peninsula. To-day there is little to choose in accessibility between the lower West Coast and the resorts on the lower East Coast. New rail connections projected or already under way will bring tourists from the Middle West directly into the West Coast country without having to go on to Jacksonville and double back on their tracks.

It is no exaggeration to say that when that time comes the West Coast of Florida will experience a boom beside which all that the East Coast has experienced will look trivial. It is the Middle West that contributes the bulk not only of tourists, but of permanent settlers in this region. As this is written, in the closing months of 1925, the boom is in full swing, all the way from Tarpon Springs to Fort Myers, with the country below the Caloosahatchee River beginning to draw the attention of tourists and investors, and the region all the way up to Cedar Keys being dotted with new developments, each of which expects, with reason, to become a popular and populous community.

The region of immediate activity on the West Coast, however, is almost limited to the counties of Pinellas, Hillsboro, Manatee, Sarasota, Charlotte and Lee. Each of these has one or more centers around which other

developments are more or less grouped. Many of them are developing almost exclusively on a winter resort basis; some are putting the emphasis upon agricultural development. Tampa, which has been discussed in a preceding chapter, is the center of all West Coast activity, with St. Petersburg, Clearwater, Brandenton, Sarasota, Punta Gorda and Fort Myers as subsidiary centers in their respective districts. South of Lee County the Everglades begin. North of Tarpon Springs there is still inadequate railroad and highway communication with the coast-line, to permit of extensive development as yet. The West Coast's chief activity, therefore, is confined to a district which measures not more than one hundred and twenty miles north to south, although the distance travelled by one who followed closely the contours of the deeply indented coast-line would be perhaps nearer a thousand miles.

St. Petersburg, with its slogan, "The Sunshine City," is the metropolis of the Pinellas peninsula, the narrow strip of land which projects southward from its base at Tarpon Springs, between Old Tampa Bay and the Gulf of Mexico. St. Petersburg is essentially and almost exclusively a tourist resort. Its permanent population is in the vicinity of forty thousand; its winter population runs up close to one hundred thousand, or perhaps more. It stretches across the entire width of the peninsula, from Tampa Bay on the east to Boca Ciega on the west. Boca Ciega is the body of water which separates the mainland at this point from the guardian keys that protect the shores from the wash end storms of the Gulf of Mexico.

All of the West Coast is fringed with keys, some of them mere sand bars, some of them islands of very considerable extent. There are only a few short stretches where the mainland comes down to the water without such outlaying islands to guard it. The result of this topog-

graphy is an enormous shore-line. There is probably three times as much mileage directly fronting on salt water in any given hundred mile stretch of the West Coast, as there is in a similar stretch on the East Coast. There is a much larger number of deep and branching bays, moreover, on the West Coast than on the East, so that planting one's bungalow or palace upon the water front is not as difficult as it is elsewhere.

St. Petersburg, with its two main water fronts and its highway bridge across Boca Ciega to Long Key, with its splendid bathing beaches on the Gulf from Pass-a-Grille northward, has within its municipal boundaries some of the most interesting water-front developments to be found in Florida.

Such residential districts as the Jungle, Pasadena, Lakewood, the Coffee Pot and Shore Acres, with their handsome homes in the Spanish style, and each with a unique attraction of its own, make the suburbs and environs of St. Petersburg among the most beautiful to be found anywhere in Florida. Here, as elsewhere in Florida, golf enthusiasts flock for the privilege of playing out of doors all the year around. At the head of the Pasadena Country Club is Walter Hagen, the famous professional champion, while Tom Rose, almost equally famous among golfers, is the professional at the Lakewood Country Club.

The downtown section of St. Petersburg is a hustling, bustling modern city; half an hour away, at the Jungle, Walter Fuller has preserved primeval conditions as far as possible. One can play down a fairway bordered on both sides by the densest of tropical verdure. Twenty minutes from the center of the city in the other direction, nesting eagles look down from their eyries in the tall pines upon the golfer at Lakewood, who must be wary lest he hook his ball into a lagoon but lately inhabited by alligators.

The Pasadena Country Club Building, designed for "Jack" Taylor by Dwight James Baum, is one of the most complete and attractive structures of its kind to be found anywhere. Now the developments have gone across Boca Ciega to Long Key, where Colonel Jacob Ruppert of New York, owner of the "Yankees," of the American Baseball League, is proving his faith in the future of Florida by investing millions in the development of Ruppert Beach.

The West Coast is, in fact, the baseball center of Florida. Ten out of the sixteen major league teams have their spring training grounds in this region. The "Yankees" and the "Boston Nationals" get their preliminary practice at St. Petersburg; the "Giants" at Sarasota; the Washington Club at Tampa; Brooklyn at Clearwater; the "Philadelphia Nationals" at Bradenton; the "Athletics" at Fort Myers; the Cleveland team at Lakeland; the Cincinnati Club at Orlando and the St. Louis "Browns" at Tarpon Springs.

The baseball teams attract their quota of visitors, whose tastes run to sports of almost every other kind, from greyhound coursing to checkers, in and around St. Petersburg. The city itself is crowded in the winter with visitors of middle age or advanced years, who seem to have found in the sunshine of Pinellas Peninsula the Fountain of Youth which Ponce de Leon missed. The characteristic scene in St. Petersburg is the famous green benches, which are massed in the parks and along both sides of Central Avenue, and which are usually filled with gray-haired tourists doing nothing much but resting or listening to the municipal "Kiltie's" band. Chess and checkers are outdoor sports in this climate, where the sunshine is so dependable that the *Evening Independent* gives away its entire edition on every day when the palm trees cast no shadow. This has occurred less than a score of times in the last half-dozen years.

Roque, a glorified form of croquet, and lawn bowling —the old English game of bowls, which has only a faint relationship to bowling in an alley—are two forms of outdoor recreation suited to the needs of the elderly, for which St. Petersburg is famous. Devotees of these games hold championship contests every winter. The national championship horseshoe pitching tournaments are also held here.

This whole region is a fisherman's paradise. Fresh-water angling in hundreds of lagoons and streams yields bass of three varieties—the big-mouthed, the speckled and occasionally the small-mouthed species—with speckled perch, bream, and catfish. The waters of Tampa Bay and the Gulf teem with an immense variety of fish. In the tarpon season sportsmen follow this king of all game fish up the Gulf coast from Key West. Some of the finest catches of tarpon recorded have been made along the shores of the West Coast. The king-fish, sea trout, channel bass, and amberjack are among the other prizes that reward the salt-water fisherman, who may enjoy his sport by casting from the beach, angling from the municipal pier, where a flock of awkward and inquisitive pelicans provide diversion, or by means of a boat—his own or one chartered from the fleet of fishing craft which are at the sportsman's service. Many of the Gulf fishermen themselves come first to this coast as tourists; the man who pilots you to the fishing grounds may be a native of Peoria or Pittsburgh. Yachting is another sport for which these West Coast waters provide unlimited and safe facilities; the St. Petersburg Yacht Club maintains a basin with nine feet of water for the accommodation of such craft, and a splendid club house.

A rapidly increasing proportion of the winter visitors to the West Coast buy or build their own homes, ranging from little bungalows to structures pretentious enough to be termed mansions. There are hotels, res-

taurants and boarding houses of every grade and price, from the very finest to the least expensive, and the visitor, of whatever means, usually has little difficulty in finding accommodations within the limits of his pocketbook, provided he begins his search early enough. For Florida has not been able to build fast enough to meet the demands of the swelling horde of those who want to spend their vacations or the rest of their lives in The Sunshine City. This is true of all Florida—of no one section more than another.

St. Petersburg, like other Florida cities, has a slogan, "The Sunshine City." It might as appropriately be nicknamed "The City that Advertising Built," for there is no other community in all Florida in which the united efforts of the entire citizenship have been so acutely and intelligently concentrated upon advertising its advantages. The St. Petersburg Chamber of Commerce has been the pacemaker for the rest of Florida in this respect. It was the St. Petersburg Advertising Club, under the presidency of William C. Freeman, which started, in the early months of 1925, the movement to remove from Florida the stigma of misleading advertising and fraudulent promotions, and the St. Petersburg *Daily News*, the newspaper founded and published by Frank F. Pulver, a former mayor of the city, has taken an advanced position in the campaign to protect the good name of Florida against unscrupulous and irresponsible attacks and representations.

North of St. Petersburg, on the Pinellas Peninsula, are the smaller but equally enterprising communities of Dunedin, Clearwater, Safety Harbor and Tarpon Springs. It is entirely within the bounds of possibility that eventually these communities, with St. Petersburg and the little fishing village of Gulfport at the southern tip of the peninsula, will become a flourishing municipality—the City of Pinellas. They are all connected to-day by the

most complete and perfect system of paved highways to be found in any county in Florida. They all share in the advantages which have made St. Petersburg so popular, and all of them are pressing with their entire resources toward the development of their respective territories into residential sites, for which the demand in this part of the State is steadily increasing.

Tarpon Springs, at the northern edge of Pinellas County, is built around a charming lagoon, which has been spoken of as the most beautiful body of water in Florida. This is the headquarters of the sponge-fishing fleet, which gives a picturesque and exotic atmosphere to the city's harbor. The sponge fishermen are Greeks, descendants of untold generations of Mediterranean sponge fishers, who have brought with them from their native land the picturesque customs and manners of the Peloponessus. The waters of the Gulf are the source of the world's largest supply of sponges, which are gathered by the fleets that set out from Tarpon Springs four times a year for a three months' cruise. In the shallower waters the sponges are detached from the reefs by tongs, but most of them are brought up by divers who go overboard in full diving armor and gather these curious marine growths at depths as great as one hundred and fifty feet. The sponge boats are themselves of Mediterranean design, gaily painted, and until recent years were equipped with the brilliantly colored lateen sails, familiar to every voyager to the Near East. Now, however, the gasoline engine is relied upon as the chief source of motor power, though the craft still carries sail for emergency use. The fleets are away from port for stretches of three months, curing and cleaning the sponges on their decks as they are taken, and stowing them in their holds, to be brought back to the market at Tarpon Springs, to which sponge buyers from all over the world travel periodically to make their purchases.

Tarpon Springs has a further claim to fame in that it is the home of George Inness, Jr., the famous artist whose landscapes are regarded by many connoisseurs as equalling in quality and atmosphere the form of his even more famous father. Practically all of Mr. Inness' best-known canvasses were painted in the vicinity of Tarpon Springs, and his mural paintings, which decorate the walls of one of the town's churches, attract thousands of art lovers every year.

Clearwater, the county seat of Pinellas County, has an exceptionally attractive situation on high land overlooking the Gulf on the west, and Old Tampa Bay on the east, with a fringe of outlying keys forming a deep, protected harbor, known as Clearwater Bay. It was here that some of the very first of the Spanish explorers landed. The Clearwater Golf Course is among the best in the State, and the construction, in 1925, of a causeway connecting the outlying key with the city, opened up one of the finest bathing beaches on the whole Gulf coast.

Clearwater has been for many years the winter home of many well-known artists, literary men and men of wealth, and some of the finest residences to be seen in Florida have been built here, as well as a number of exceptionally good hotels. The Belleview Hotel at the southern edge of the city is one of the group operated by John McC. Bowman, of the famous Biltmore, and, with its cottages and country club, is one of the principal centers of fashionable life on the West Coast.

At the interesting little town of Safety Harbor, on the bay side of the Pinellas peninsula, four mineral springs have been made the nucleus of a health resort—the first attempt in Florida on an important scale to establish an institution similar to the various hot springs and medicinal bath resorts of the North.

South of Tampa Bay is a stretch of coast which combines strongly the appeal to the tourist and pleasure

seeker with an exceptionally prolific agricultural back country. The Manatee River, which flows into Tampa Bay near its mouth, is one of the most picturesque rivers in the State. Its tree-clad banks are lined with homes half hidden amid the foliage, making a scene which is well worth the trip by boat from Tampa or St. Petersburg, even though the traveller go no farther than the pier at Bradenton.

Bradenton, with its sister city of Palmetto, across the river, and the town of Manatee, a little farther upstream, is a center not only of relaxation and winter recreation, but is growing rapidly in importance as an agricultural center. Some of the richest yields of Florida bonanza crops that have been recorded have been produced on Manatee County soil. Without the certificate of the county agricultural agent attested by the Secretary of the Bradenton Chamber of Commerce, and the growers coöperative marketing association, it would be difficult to credit such reports as that of a yield of more than twenty-two thousand dollars from a tract of six and one-half acres, the result for the season of 1924-5 of the work of three Greek farmers near Manatee. Tomatoes and cabbage were their principal crops. Celery, lettuce, peppers and eggplant, as well as grapefruit and oranges are the other principal agricultural products of this section. More than fifteen hundred carloads of tomatoes, almost as many of celery, and more than thirteen hundred cars of grapefruit head the list of 6,806 carloads of fruit and vegetables shipped from the County of Manatee to northern markets during the winter season of 1924-5. It is little wonder that the banks of the three cities have the largest deposits, proportionate to population, of any community in the State.

Bradenton's population jumped in five years from less than four thousand to more than eight thousand. It is one of the oldest settled communities in Florida, its his-

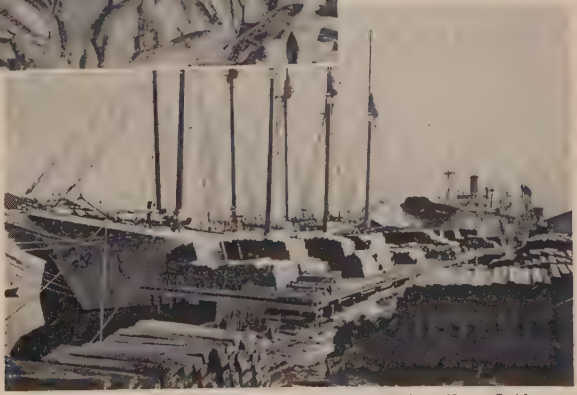
tory dating back to the period before the war between the states. A historical monument preserved by the State of Florida near Bradenton is the old Gamble mansion in Ellenton. This is the house in which Judah P. Benjamin, the Secretary of State of the Southern Confederacy, and regarded by historians as the ablest mind among all of the leaders of the that lost cause, took refuge after the war until his friends found means to help him escape from the country by boat to Cuba, whence he went to England and became one of the foremost lawyers of that country.

Not many miles from the mouth of the Manatee River, also, is the island and the old fortification where Jefferson Davis, President of the Confederacy, was confined for a time as a Federal prisoner before the general amnesty. Another historic point is Braden Castle, in the city of Manatee. This was one of the forts in which the pioneer citizens of this region took refuge to protect themselves against the Seminole Indians.

South of Bradenton lies Sarasota, the town of which everybody has heard who has been to see Barnum & Bailey's circus in recent years, for the men who are spending their millions in the development of Sarasota are the Ringling Brothers, proprietors of the Barnum & Bailey show. Perhaps the best way to give a picture of Sarasota in a single sentence is to set down the amazing fact that in this community of 5,510 inhabitants, the real estate transfers in the first six months of 1925 aggregated $19,301,990. Nowhere else on the West Coast, probably nowhere else in Florida has there been so much real estate activity in so concentrated a territory as in Sarasota since the beginning of 1924. To the casual visitor it is difficult to understand Sarasota at a glance. It does not take long, however, to realize that the developments which the Ringlings are making, and which the city is backing up through united community effort, have been

Above—Hydraulic mining for phosphate at Brewster.

Above—The Mackerel industry thrives at Stuart.



A fourmaster taking on a cargo of railroad ties at Tampa.

Freight warehouse typical view at Miami.

Turpentine operation near Stuart.

Shipping tomatoes from Miami.

Ship building is a big industry at Jacksonville.

planned on a magnificent scale to make this one of the finest and most extensive winter resorts in the world.

In climate, in its curving expanse of water frontage around Sarasota Bay, and in the attractiveness of its outlying keys and the beauty of its harbor, the development of Sarasota has started with exceptional natural advantages in its favor. These have been enhanced by the pouring in of the Ringling millions, by means of which causeways are being thrown across to the keys, which are themselves being connected with each other by other causeways, with the ultimate plan of a boulevard which will make a sixty-mile circuit across the bay from Sarasota to the first of a chain of keys, then northward through the keys to another great causeway leading back to the mainland near the mouth of the Manatee River, following the river to Bradenton and thence back to Sarasota, with every mile of the way picturesquely landscaped and lined with splendid villas, and with the whole expanse of Gulf beaches made accessible to bathers. That is John Ringling's work, while his brother Charles is financing the construction of splendid hotels, as fine as any to be found in Florida, including one of the famous Ritz-Carlton chain.

Sarasota is planning on a great scale, and with the rich agricultural resources of Sarasota County added to those of the city, it has begun the construction of a courthouse, designed by Dwight James Baum, in the pure Spanish style, which will beyond question be the most beautiful public building south of Washington, D. C.

Even more magnificent is the Venetian palace designed by Mr. Baum for John Ringling, which stands on the water front and which, costing with its furnishings, upwards of five million dollars, is the handsomest, and with the possible exception of the Deering mansion at Miami, the most costly residence in Florida.

Sarasota, among its myriad bewildering attractions, has one claim to fame which must not be overlooked, for it was here that the game of golf was first introduced in Florida. The land upon which the city stands—practically all of the land in Sarasota County, for that matter—was a part of the four million acres of land purchased in 1880 from the State of Florida by Hamilton Disston, of Philadelphia, for twenty-five cents an acre. Mr. Disston sold sixty thousand acres, including the present site of Sarasota, to a Scotch syndicate, of which Sir John Gillespie was president, and Sir John sent his younger son, J. Hamilton Gillespie, to look over his father's purchase. Sportsmen had long been coming to Sarasota Bay for tarpon and king fish and camping on the shore. Young Gillespie built a crude hotel to accommodate the fishermen and himself, and then, being a Scotchman, and having brought his golf clubs with him, laid out the first golf course in Florida, and as some historians of the royal and ancient game maintain, the first golf course in America. Here Bobby Jones, amateur champion, spends much time every winter.

Captain Gillespie is still living in Sarasota, where he has held many public offices; he is still a golf enthusiast, and was responsible for the establishment of the golf courses at Bellaire, Winter Park, Kissimmee, Jacksonville and Tampa, as well as at Havana, Cuba.

Back of Sarasota lies the same type of rich agricultural land which is, after all, the West Coast's most valid claim to stability and future greatness. One of the early purchasers of farm lands here was the late Mrs. Potter Palmer of Chicago, and one of the most interesting agricultural colonization developments in Florida is being carried out on the property of her estate, under the direction of R. K. Thompson. The sound plan of selling only to those who intend to settle upon the land, and who can demonstrate their ability to make good agricultural

settlers, is the basis upon which these lands are being opened up. The program adopted provides not only for necessary road building, ditching, water supply, etc., and the clearing of the land for the settler, but for expert agricultural and horticultural supervision, coöperative marketing facilities, and in addition, an intensive course of instruction and education for the prospective settler for months or a year before he brings his family to Florida, thus avoiding the disillusionments which have often been the lot of farmers and fruit growers coming to Florida inadequately prepared for the conditions awaiting them, and ignorant of the methods, so different from those to which they have been accustomed in the North, which must be adopted to make agriculture successful in Florida.

The long stretch of Gulf frontage south from Sarasota, traversed by the Tamiami Trail, which when completed, will provide a broad highway from Tampa to Miami, is broken by many bays and inlets and guarded by innumerable keys.

All of this coast is feeling the influence of the pressure of new population from the North, with activity centering chiefly around the twin towns of Venice and Nokomis. Dr. Fred H. Albee, of New York, bought between twenty-five and thirty miles of this water frontage over a period of a number of years, and recently sold a large portion of his holdings, including a considerable amount of the gulf frontage, to the Brotherhood of Locomotive Engineers. Dr. Albee has begun intensive resort and residential development at Venice-Nokomis, as well as agricultural development of some of the back country, while the Brotherhood, with its enormous banking and financial resources, has completed plans, to be put into effect beginning in 1926, for the development of its entire twenty-seven thousand acres in pleasure resorts, residential subdivisions, and agricultural tracts.

The towns of Venice and Nokomis, now consolidated under a hyphenated title, are planning to become the center of a community which will live up to the first half of the name, in that every residence and hotel will front upon a canal, and the motor boat and canoe, if not the gondola, will be the principal means of transportation from one part of the community to another.

Lying at the head of Charlotte Harbor on the Peace River, Punta Gorda has long been the most important fishing center of Florida. Now it is becoming an important agricultural center, the semi-tropical climate of Charlotte County being especially adapted to growing tropical fruits. Besides shipping ten million pounds of salt-water fish annually, Punta Gorda is now shipping several hundred carloads of fresh vegetables, and is the center of the region in which the smooth Cayenne pineapple is produced at its best. Like the other towns of the West Coast, Punta Gorda makes its appeal to the tourists and sportsmen. Charlotte Harbor, a broad and beautiful bay, furnishes unexcelled facilities for yachting and all other aquatic sports; for the fishermen there are all the attractions which the Gulf waters afford, and in the still wild and undeveloped country which constitutes most of Charlotte County, there is splendid hunting,—quail, turkey, deer, and an occasional bear and other game.

Located at the junction point of the Tamiami Trail and the Dixie Highway, and almost exactly halfway between the two terminal cities, Punta Gorda rightly expects to profit by being forced upon the attention of every motorist passing over this new highway.

Fort Myers, county seat of Lee County, has for its slogan, "The City of Palms." Unquestionably the most luxuriant tropical vegetation to be seen in any Florida city is that which shades the streets and dooryards of Fort Myers. The double row of royal palms, magnificent

trees from twenty-five to thirty years old, which shade the city's principal thoroughfare, justifies the boast of the people of Fort Myers that this is the handsomest avenue in Florida. Fort Myers is the headquarters of the Tarpon Club of America; for many years the largest and finest specimens of tarpon caught anywhere have been taken from the waters adjacent to the city, winning year after year the annual prize offered by "Field and Stream" for the record tarpon catch.

Fort Myers lies a dozen miles or so up the Caloosahatchee River from the Gulf. Ships drawing twelve feet of water can tie up at the municipal pier at all times. It is unique among West Coast cities in that its popular pleasure resort, Crescent Beach on Estero Island, is of hard-packed sand like the East Coast beaches, furnishing a splendid broad highway at low tides, seven miles long, for motoring. Most of the Gulf beaches lack the easy slope and fine-grained sand which characterizes those of the northern East Coast.

Another of Fort Myers' claims to distinction is the fact that it has been the winter residence for more than forty years of Thomas A. Edison, and for a considerable number of years, of Mr. Edison's warm personal friend, Henry Ford. The little white cottages of these two cronies are always pointed out to tourists. Mr. Edison's grounds are planted with probably the largest variety of tropical plants and trees to be found in any similar area. It was in this little cottage, according to local tradition, that the great inventor made his first successful phonograph.

Although the entire area of Lee County contains only fifteen thousands inhabitants and only four per cent of its acreage is under cultivation, shipments of fruit and vegetables for the 1925 season ran into high figures. There were over 176,900 crates of peppers; 156,450 crates of tomatoes; 109,720 crates of cucumbers; 80,560

crates of eggplant; 12,090 bushels of sweet potatoes and 3,515 bushels of Irish potatoes. There were 10,040 bushels of field peas; 8,000 bushels of beans; 6,245 bushels of onions; and a huge tonnage of lettuce; while the cabbage crop filled 11,920 crates.

In citrus production Lee County is 6.67 per cent better than any other county in the State from the standpoint of revenue per acre planted. There were in 1924 close to 390,000 trees, bearing better than 1,125,000 boxes of fruit, valued in excess of $2,800,000.00. Fruit production the same year was 340,473 crates of oranges with their inimitable Florida flavor; 540,853 crates of grapefruit, much of it being the pineapple variety; 12,760 cases of the delicate guava; 1,692 crates of mangoes; 1,307 crates of avocado pears; 62,980 coconuts; 11,500 pounds of grapes; and 28,807 bunches of bananas.

The county and the city of Fort Myers, coöperating through their especially energetic Chamber of Commerce, are devoting their principal efforts to the further development and colonization of the rich farming country which produces such crops as those just enumerated. Very great success has also been achieved, in Lee County, in berry and poultry farming. Reference has been made in another chapter to the high standard of Fort Myers public schools. Until the end of 1925, only a single railroad reached the city, and its highway communications were not of the best. Late in 1925 the Seaboard Air Line began to extend its lines southward into Fort Myers, the Tamiami Trail was practically completed to and through the city, and the east and west highways, which will eventually give direct and speedy motor communication between the Atlantic Coast and the Gulf, was completed as far east as Clewiston on Lake Okeechobee, with only a few miles remaining to be built to finish the section eastward to West Palm Beach. Water communication between the east and west coasts is maintained by means

of the canal connecting Lake Okeechobee with the Caloosahatchie River and the Palm Beach Drainage Canal running out of Lake Okeechobee southward. Regular passenger service between West Palm Beach and Fort Myers was established with boats specially constructed for this route at the end of 1925.

With these important transportation facilities, tourists are flocking into Fort Myers in greater volume than ever before, the pressure upon hotel accommodations being so heavy that the Chamber of Commerce adopted the unique plan of chartering a passenger ship from one of the northern lines, which otherwise would have been tied up for the winter, and utilizing it as a floating hotel.

Below Fort Myers on the West Coast, the little community of Naples, situated directly on the Gulf front, has begun to win popularity among those seeking quiet and reposeful surroundings and the full benefit of the tropical sun.

Farther south is the town of Everglades, county seat of Collier County, where Barron G. Collier is beginning to develop his holding of more than a million acres. Numerous and difficult problems of highway and railroad construction remain to be solved, and drainage operations on an immense scale will be necessary before this land and its hundred miles or so of Gulf frontage can be developed for homes, farms and tourist resorts. There is no reason, however, to doubt that this will eventually be done, and that the West Coast of Florida, like the East Coast, will be made accessible to the southernmost tip of the peninsula, and that its popularity will rival, if not exceed, that of the Atlantic shore.

CHAPTER XVIII

PENSACOLA AND WEST FLORIDA

THE traveller in Florida who will strike westward from Jacksonville either by motor over the Old Spanish Trail, or by railroad, will find himself, when he reaches the valley of the Suwannee River, made famous by Stephen C. Foster's song, in a region so different from anything else he has seen in the State, different from everything he is likely to have heard about Florida, that he will be inclined to wonder whether he really is still in the same Commonwealth with Miami, Tampa and St. Augustine.

This is West Florida—the panhandle on the map, which stretches so far and so narrowly westward that it is usually cut off by the chartographer and stuck on to the sheet in a position which gives a false idea both of its location and of its importance. This is the old, the settled part of Florida, where generations of Americans have made their homes and still maintain their plantations of cotton, corn, tobacco and other southern crops. This is the country of the frost-resisting satsuma orange. This is the real hill country of Florida. From Lake City westward through Perry or Madison, Monticello, to Tallahassee, the State capital, through Quincy and on to DeFuniak Springs, Crestview, Milton and Pensacola, the atmosphere is still reminiscent of that romantic and vanishing era that we speak of as "the Old South."

Draw a line on the map southward from Jasper, near the Georgia border, through Live Oak, the old town on the Suwannee, and you have roughly marked the line

which divides West Florida from the rest of the State. West of this line are hills that suggest the Berkshires of Massachusetts, with winding streams flowing through broad valleys, beyond which blue mountains may be dimly seen, presenting a picture strikingly in contrast to the South Florida landscape. The highways run through old towns which might have been transplanted bodily from New England, except that the great trees which shade their streets are not elms, but live oaks.

To the Gulf shores of West Florida the people of inland Alabama, Mississippi and Georgia have been going for generations to escape the summer heat. It is an interesting commentary on Florida's summer climate that all of the coast resorts draw tourists throughout the summer from the cotton states, where the sunshine is splendid for the cotton, but too warm for human comfort compared with the cooling breezes of Florida shores.

Most of the coast of West Florida, however, is still undeveloped, except in the immediate vicinity of the three splendid harbors of Pensacola, Panama City and Apalachicola. Pensacola is the commercial metropolis of West Florida. Strategically, it occupies a position second only in importance to that of Jacksonville. It is the natural gateway from the West, from the whole Mississippi Valley, into Florida, and its splendid natural harbor insures its future as an important port of outlet for the export commerce of a great territory lying to the northward.

Alone among Florida cities Pensacola showed a diminution in population between the United States census of 1920 and the State census of 1925. The latter enumeration gave it just under twenty-five thousand inhabitants, as against more than thirty-one thousand five years previously. This was due to several factors, one of them being the cessation of ship-building industries which had centered in Pensacola during the war, and had brought a

large influx of population in their trail; another was the abandonment of Pensacola as a port by steamship lines which found some adequate rail connections elsewhere on the Gulf. The third cause of Pensacola's population decline was the fact that until the summer of 1925, no important effort had been made to attract tourists and settlers from the North to the city and its immediate environs.

In the summer of 1925, however, the most important event in the recent history of Pensacola occurred, when the St. Louis & San Francisco Railroad, popularly known as the Frisco System, purchased the Muscle Shoals, Birmingham & Pensacola Railroad and announced its plans to connect that line with its main system, and to make Pensacola its principal southern terminus. Almost simultaneously with this announcement there was a revival of shipping activity in and out of the port, and at about the same time capitalists looking for opportunities for real estate development began operations at various points close to the city.

Of more immediate effect than all of these activities, however, the management of the Pensacola *News* decided in the spring of 1925 that the time was ripe to invite tourists to see that city before leaving Florida. Through the newspaper's efforts a fund of ten thousand dollars was raised among the business men of Pensacola, and was spent in advertising in the newspapers published in the popular tourist resorts of the State. The result was a great influx of visitors, and the beginning of such activity as the old city had not known in many years, in sales of real estate and the awakening of its own people to the beauties and possibilities of their home town. The Pensacola Chamber of Commerce followed up the impetus thus given, and enlisted the coöperation of other cities and counties in West Florida for a national advertising campaign calculated to turn the eyes of the whole country

toward this little-known section of the State. By the end of 1925 Pensacola was experiencing a miniature boom.

It needs but a single visit to Pensacola to make it apparent to the most casual observer that the city's possibilities, commercial, industrial and as an all-year-around pleasure resort, are limited only by such considerations as transportation facilities and available capital. As the principal distributing point for merchandise destined for West Florida and a considerable part of southern Alabama, Pensacola has many large wholesale establishments and numerous industries. It is a picturesque city, as typically southern in its older sections as New Orleans. It is on the main line of the Louisville & Nashville Railroad from New Orleans to Jacksonville, the only seaport served by the Frisco System, and is served also by the Gulf Ports Terminal Railway.

The wide, irregular expanse of Pensacola Bay gives the city a setting of unusual beauty. Alone among Florida's coast cities, Pensacola's topography is hilly; the foothills of the Appalachian Range of Mountains rise from the shores of the bay above the city. Splendid paved highways radiate in every direction from the heart of the city, the drive over rolling hills to Gulf Beach or Interarity Point suggesting the Provincetown Road on Cape Cod. The largest station maintained for the training of aviators by the United States Navy is located here, and the picture of the sail-dotted bay, with hydroplanes and flying ships soaring above the blue water, is one of rare beauty.

Pensacola has another rare distinction among American cities, in that its city water supply is so soft and pure that it may safely be used in automobile storage batteries, instead of distilled water. With the development of the agricultural resources of West Florida, Pensacola, in its position as the metropolis of all that region, and the western gateway into the State, is certain to

grow into a commanding position among Florida cities, while the newly aroused interest in this region among those seeking Florida homes for the winter or the year around, is spreading the fame of Pensacola's charm throughout the Nation. Here the winters are never too cold to play outdoors, the warm waters of the Gulf make sea bathing comfortable the year around, while the summer climate is as comfortable to northern sensibilities as that of August on the New Jersey coast.

The country around Pensacola and stretching eastward from it is the agricultural backbone of Florida. Here in West Florida is the one section of the State in which the famous satsuma orange grows to the best advantage. Here, too, grow many other fruit crops which require a cooler climate and better natural drainage than is found in the lower part of Florida. It is here in West Florida that the standard field crops of corn, cotton, peanuts, and the forage plants are chiefly grown. This is the tobacco-growing region of the State; it is also the region in which the largest proportion of hogs is grown, while beef cattle, dairy farming and poultry farming are carried on advantageously throughout this entire section. Here, too, is where the pecan flourishes, and in this region are the principal centers of watermelon and blueberry production.

West Florida, in short, is distinctly and preëminently agricultural; yet there are still literally millions of acres of unoccupied agricultural land throughout this entire group of counties, most of it in every way as well adapted to agricultural purposes as any which has yet been put under cultivation, and available at prices which average materially lower than those at which agricultural land is held in the eastern and southern parts of the State.

One reason for this state of things is that this whole section of West Florida lies outside of the main routes of tourist travel, and is only now, through new railroad

and highway construction, becoming completely accessible. The counties and communities of West Florida only began to awaken to their possibilities in 1925. It was not until 1925 that the State's program of highway construction began to show results in this region. Now the counties are adding their efforts to those of the State. The Old Spanish Trail, practically completed at the end of 1925, is to be supplemented by the Gulf Coast Highway, following the shore-line as nearly as may be from Pensacola all the way around to Tampa, and these two main State roads are being connected at frequent intervals by county highways, well constructed and paved, so that it is now possible for the motorist to penetrate into the very heart of this region without discomfort; and what is more important, it is possible for farmers taking up new land in West Florida to get their products to market in the most expeditious and economical fashion.

Because of this new accessibility, tourists and winter residents are beginning to discover West Florida, and a percentage of them at least as great as that which is attracted to other sections of the State is beginning to pick this country of pine-clad hills and sparkling bays for permanent homes. The transition from the landscape of the Northeastern United States to that of West Florida is much less abrupt than that from New England or Pennsylvania to the southern peninsula, and increasing numbers of those who seek in Florida merely a comfortable place to live, rather than an exotic background, are pitching their permanent habitations here.

It would be hard to imagine a setting more lovely, for example, than that afforded by the natural beauties of the shores of St. Andrews Bay. Here is a deep-water harbor into which the *Leviathan* could safely enter, where the largest craft afloat could be docked at a hundred points along the shore-line without having to have an artificial channel dredged for it. Here is an expanse

of water broad enough to float the navies of the world, with five hundred miles of indented shore-line running back along deep bayous and projecting in ragged capes, the banks rising cliff-like from their sandy beaches and covered to their edges with a profuse growth of magnolias, live oaks and hardwood trees.

This was the spot which the Germans had picked as the naval base from which their fleet should dominate the Gulf, the Caribbean Sea, and the Panama Canal. Evidence of this was discovered during the war, when the Alien Property Custodian at Washington sent William L. Wilson to Panama City to take possession, in the name of the United States Government, of the mills and property of the German-American Lumber Company.

Now Panama City is beginning to boom. Panama City, St. Andrews, Lynn Haven, Millville and the other communities around St. Andrews Bay have caught the Florida enthusiasm, and tourists and settlers are flocking in. That there will some day be here a seaport of the first importance, no one appreciative of harbor facilties can doubt. That realization may be long delayed, but in the meantime the colony of newcomers who have picked this region for their homes are developing the region forming back country that slopes down to the bay, so that it is growing from month to month—almost from day to day.

Organized effort to bring agricultural settlers into West Florida is as yet limited to a few developments scattered over a very considerable area. The largest of these, and typical of the modern method whereby Florida is going to realize its agricultural destiny, is a tract of seventy-five thousand acres centering around the town of Holt in Okaloosa County, and taking in lands in Santa Rosa County as well. It is to this section that hundreds of Italian grape-growers from California have been brought, establishing vineyards on the banks

of the Yellow River. Here, too, extensive colonization of poultry farmers, drawn from California, Iowa, New Jersey and other poultry centers, is under way. The method of agricultural colonization, whereby the land is prepared for the newcomer, expert agricultural and horticultural advice and guidance is furnished after his arrival, financial assistance provided for the purchase of his land and equipment, and the construction of his buildings, and an adequate and efficient marketing organization set up for his service, is the means by which the agricultural resources of West Florida, as of the rest of the State, must be developed if they are to produce to the limit of their possibilities. Specialized farming pays here as elsewhere in Florida. Five acres of the best land, intensively farmed, is often sufficient to yield a cash income of from fifteen hundred to twenty-five hundred dollars a year, year in and year out, in addition to the farmer's living expense. He is a poor farmer and badly advised or inadequately capitalized, who cannot realize as much as that or more from ten acres.

There is a charm about the communities of West Florida which appeals strongly to the visitor from the North. Throughout this region the old American stock predominates. Monticello in Jefferson County, Quincy in Gadsen County, Live Oak, Perry, Madison—these are communities in which the New Englander finds himself at home, with no appreciable outward difference between their residents and the people whom he has always known, excepting the charming softness of their southern speech; he insensibly feels, moreover, that their outlook upon life, their point of view, as to the essentially American things, is in no important particular different from his own.

Jefferson County was named for the third President, and among the original settlers of its county seat, Monticello, were near relatives of the great Democrat. For a hundred years Monticello has been the center of native

Florida aristocracy and culture. Here is the watermelon center of Florida, supplying watermelon seeds for all the world.

Tallahassee, the State Capital, leads a double life as the seat of the State's government and the county seat of Leon County. In the northern part of Leon County are a number of fine estates and plantations established, some of them, many years ago, by Northern men of means. The Griscomb, Baker, Whitney, Scott and Fleischmann estates are among the finest of these. The Boston-Florida plantation, owned by J. A. Mackintosh and L. W. Scott of Boston, is said to be the most complete and highly developed farm anywhere in Florida. The Leon County landscape, like that of the rest of West Florida, is of rolling hills covered with live oaks, magnolias, hickory and pine, with the Cherokee rose and yellow jasmine growing wild along the highways, and the magnolias blossoming everywhere in May. Lake La Fayette, east of Tallahassee, is a part of the twenty-two thousand acres granted to the Marquis de La Fayette by the United States Congress in recognition of his services to America. Tourists interested in historical relics visit the former home of Prince Charles Louis Napoleon Collins Murat, son of the King of Naples, who with his wife is buried in the old cemetery at Tallahassee, of which city Prince Murat once served as Mayor.

Quincy, county seat of Gadsen county, just west of Tallahassee, is the tobacco center of Florida, with its sixteen tobacco packing plants, and the great warehouses, where the buyers from all over the country come to purchase the Gadsen county crop. Gadsen county leads the world in the production of fuller's earth, which is mined on the edge of the city of Quincy, and reduced to its commercial form in a mill adjacent to the mine. The largest annual production of shade grown Sumatra cigar-wrapper tobacco is also claimed for Gadsen County.

NATHAN MAYO
Commissioner of Agriculture of Florida.

SECTION OF PONCE DE LEON PLAZA CORAL GABLES

Here, also, as in the counties to the eastward of it, the production of the bright Virginia tobacco has lately taken on a new impetus. Gadsen is getting away from the one-crop program. Its soil is admirably adapted to general farming, and some important agricultural developments and colonization plans are under way in the vicinity of the county seat. Berry and poultry farming are carried on successfully here. An interesting phase of Gadsden County agriculture is the growing of beans under the same shade which is necessary for the protection of cigar-wrapper tobacco. Cigar tobacco cannot be grown in the open sun, but the fields must be covered, usually with a roof of narrow slats permitting free circulation of air and a percentage of the sunlight. The tobacco is transplanted from the seed beds in March, and the last of the crop has been harvested by the end of June. The yield is frequently above two thousand dollars an acre for the tobacco. Then, on the same soil, string beans are planted under the shade, and yields of as high as eight hundred dollars to the acre are recorded. Sometimes the crop of string beans is followed by still a third crop of stringless beans, adding another one to two hundred dollars to the year's production of a single acre.

With agricultural possibilities like that, and with equally good land available at from thirty-five to one hundred dollars an acre, except in the immediate vicinities of the cities, it is not difficult to believe that all this part of Florida is bound to come under intensive cultivation in the near future.

DeFuniak Springs, the county seat of Walton County, is precisely such another agricultural center as the towns already described. It is a charming little town, built around a beautiful lake, and has the proud distinction of having the second oldest Chautauqua in the United States, founded by Bishop Vincent himself in 1883.

It is well worth the while of every visitor to Florida to

see as much as possible of this most interesting section of the State. Choctawatchee Bay, with its little settlement of Valparaiso, reached by a picturesque road through the Florida National Forest, and with one of the most delightful inns in the entire State ready for the refreshment of the traveller at his journey's end, is worth a day of anybody's time. Below Valparaiso, where the bay opens into the Gulf, is the beginning of what may become one of Florida's greatest industrial and commercial developments, Port Dixie, where millions are being spent by Northern investors to establish a great railroad and steamship terminal.

Apalachicola, as yet off the beaten track, but blessed with a natural harbor excelled by few, is another West Florida metropolis which awaits only the settlement of the back country to come into its own. Into Apalachicola Bay flows the Apalachicola River, which is formed almost at the boundry line between Georgia and Florida, by the union of the Chattahoochee and Flint Rivers at River Junction. Ships of considerable draft can navigate the Apalachicola River clear across the State of Florida. The Chattahootchee is navigable for light draft boats as far up as Columbus, Georgia, a distance of three hundred miles from the Gulf. Along the shores of these rivers are important deposits of cement rock, kaolin, brick clay and other heavy minerals, while great quantities of gravel for concrete construction are dredged from their beds. The natural growth of Florida is certain to increase the demand for this and other products of the region, and a great commerce, originating from Apalachicola River points, is to be expected within a few years.

The fisheries are the principal industry of Apalachicola at present; Apalachicola oysters are famous throughout the South, and are regarded as the best grown south of the Virginia capes.

Marianna, the lively and progressive county seat of

Jackson County; Bonifay, to the west, in Holmes County; Crestview in Okaloosa, and the enterprising town of Milton, through which every traveler to Pensacola, from the east, must pass, in Santa Rosa County, are already centers of renewed activity as the rising tide of the great Florida boom is beginning to touch this whole region.

It has been said, and probably with truth, that West Florida could feed a population of ten millions. All that it needs to-day is to bring its lands under cultivation, to multiply its railroads and highways, to establish steamship connection between its splendid harbors and the rest of the State. There are men of broad vision in West Florida who see these things not merely as possibilities for the future, but as certainties soon to be realized. Capital from outside is beginning to pour into West Florida to help to bring about the realization of these dreams. What has happened elsewhere in Florida may well happen here, as the possibilities and the opportunities of the country beyond the Suwannee become known and understood by the rest of the world.

CHAPTER XIX

FLORIDA VALUES AND THE FLORIDA "BOOM"

THE question which skeptics are asking everywhere is "When will the Florida boom collapse?"

Men asked the same question in George Washington's day about the Ohio country, when Cincinnati was as young as Miami is to-day. They doubted in Lincoln's time whether Iowa land prices were not too high. Forty years ago one could hear dire predictions of the imminent collapse of a "boom" town on Lake Michigan, called Chicago. Only recently similar forecasts were being broadcast of the ultimate fate of Los Angeles and all southern California.

Florida's boom differs only in detail from all the other land booms which, added together, comprise practically all there is of consequence in American history. Geography and topography are different; principles and methods are unchanged. The historical test serves, then, as the horoscope to resolve one's doubts withal. Nobody who bought and held on in Ohio, in Iowa, in Los Angeles or Chicago, lost; all made profits. "Shoestring" speculators, investors who lost faith, lost out on the temporary setbacks which all the historical land booms have experienced. Many more, those who acted on the time-honored Wall Street axiom that nobody ever went broke by taking profits, got in and got out on the successive upward waves, taking out more than they put in. But the solid backbone of every land development is the settler. Fluctuations in money value of his land do not affect him, if the land yields him the comfort of the livelihood he seeks.

The settler is the ultimate buyer. The peak of the boom comes when there are no more settlers ready and willing to pay the prices asked. The top price is the price the settler is willing to pay for land for his own use. That price climbs as settlers multiply and available land supply diminishes.

All the questions about Florida, therefore, are answered when you have the answer to this one: "Have the settlers stopped buying?"

And the answer is: "They have only just begun to buy."

Florida's development thus far has only touched the edges. Only a fraction of its wide-beached coast-line is occupied as yet. Barely a tithe of its agricultural lands has been put to the plow. The miracle-workers have so much more pioneering work ahead of them than they have yet done that it has been difficult to determine what to do first.

The first step is to make the land accessible, by building railroads and highways. That is the historical method of pioneering, and the pathfinders profit by the rise in the value of lands which they have opened to settlement and by the traffic which the settlers originate.

The fabulous fortunes we hear about have been made by this simple process of buying a piece of wilderness and building a road through it. Speculators pour in to buy even before the road is finished or the palmettos grubbed. Settlers follow and enrich the speculators in turn. More than one Florida fortune has been made by sitting tight and waiting for the other fellow to run a road past your land to his. And every new settler in Florida increases the value of every acre in the State.

It is very easy to ask the question: "Why pay a profit to these road builders and speculators?" Why can't the individual farmer, health-seeker or vacationist buy his own little piece of raw acreage for five dollars an acre

and clear and improve it himself? That is the way our great-grand-daddies did, as they pioneered into the western wilderness from the shores of the Atlantic.

The answer is that the individual settler couldn't do it in Florida if he wanted to, and that he wouldn't do it if he could.

While there are still more than twenty million acres of undeveloped land in Florida, mostly forest, the man who wants a piece of it for a ten-acre farm or a half-acre building plot can't buy it. It is held in huge tracts, ten thousand, a hundred thousand, half a million, sometimes a million acres under one ownership; railroad companies, lumber companies, cattle ranches and the like. These owners are not interested in retail sales; it would cost too much, even to have the necessary surveys made, to sell a small piece of their land at what undeveloped land is worth. So the purchase of raw land in Florida is a task for capital in large amounts, capital that can buy townships, whole counties sometimes, and take the first necessary steps toward making it accessible in smaller parcels to the next buyer, who in turn will sell still smaller tracts to other capitalists who make it ready for the ultimate settler. All make money in the successive transfers; the lower percentages of profit, though perhaps the higher total figures, are made by the earlier holders. Each successive purchaser of part of the original tract is under the necessity of spending proportionately more money to enable him to get out with a profit, and consequently is justified, because of the larger risk of his capital, in demanding and receiving a larger percentage of profit.

A graphic picture of the way in which capital is buying Florida land is contained in a letter from a Florida man who spent some time in the summer of 1925 looking for available large tracts along the Gulf coast:

As to the Gulf Coast, Richard Ringling has bought 75,000 acres near Pensacola and is bringing 1,000 Cali-

fornia vineyardists on to raise grapes. The B. D. Hoover people of Chicago have bought between 900,000 and 1,000,000 acres along the coast from Cedar Keys south and are buying half a million acres more. One recent sale was a tract of 225,000 acres in Levy County. Most of these sales have been in tracts of from 5,000 to 50,000 acres. All of these buyers have hugged the coast lines as closely as was possible, the big idea being, of course, to get the water frontage. The activity around Panama City, in Bay County, has been very great. All of the old pencil company's cut-over cedar land, around Cedar Keys, in Levy County, has changed hands. The Hoover people's buys have been largely in Citrus and Hernando Counties. The frontage in Pasco County, I understand from reliable sources, is all gone. The same activity has been and is taking place around the Gulf east and west of Apalachicola, and big tracts of the frontage around Pensacola, I understand, are off the market. These transfers involve practically the whole coast, from Pensacola to Tampa. South of that, as you know, about everything is gone in the way of big tracts as far as Venice and Nokomis, south of Sarasota. I went down even as far as Englewood and found that whereas they had been selling tracts between 5,000 and 10,000 acres there was only one piece of land left and that comprised just 140 acres. Still further south the same mania for water frontage has resulted in the sale of about everything at all desirable.

There is nothing mysterious or deep about this buying. It simply means that in people's minds the ocean, the gulf and the lakes are Florida; and aside from the farmers, the buyers do not care so much for property that has no water frontage. I estimate the average price that has been paid for these enormous tracts recently bought to be not more than $15 an acre at the outside.

Of course, these tracts will be divided, redivided and redivided again and then subdivided; but these birds with big money figure that they stand to win big by buying property along the Gulf coast at the prices that have prevailed—and they do.

Land purchases of that magnitude prove conclusively that the "birds with big money" do not believe that the Florida "boom" is in imminent danger of collapse. Capital is always conservative, and when capital in millions, tens of millions, hundreds of millions, pours in and keeps on flowing in, there must be something more than simple faith behind the investments. One authority estimates that more than $450,000,000 of outside capital was invested in Florida lands in 1925! There is no way of getting at the total, but there are enough known instances to warrant the belief that the estimate given is not far wrong. From a list of large land transactions in 1925 prepared for the authors by the Florida State Chamber of Commerce the following examples are taken:

Dixie County: 225,000 acres southward from Gross City; purchase price, $2,500,000; owner, G. B. McLemore of St. Petersburg. Cocoa: 29,000 acres on the DeLand Road in Volusia County; purchase price $1,250,000; formerly owned by Dennis Craig and A. B. Moore. Flagler and St. Johns counties; 54,000 acres known as the Henry Wilson Estate; purchase price $600,000; purchased by a syndicate of Chicago and Miami men. Franklin, Gadsden and Liberty Counties: 560,000 acres in three tracts in the above-named counties along the Apalachicoal River; price, $5 to $6 an acre; purchased by a New York syndicate headed by Tauber, Fisher and Brainerd. Hillsboro: 83,320 acres in northern Hillsboro and Pasco Counties; consideration, $7,786,000; purchased by northern and Tampa capitalists. Okeechobee County; 160,000 acres; purchased for $4,000,000 by Siegfried Wallner from a New York syndicate. Hunters Lake: 40,000 acres; purchased by a Detroit syndicate for $1,000,000. Columbia and Baker Counties: 221,000 acres 30 miles west of Jacksonville; purchase price, $2,000,000.

Those are a few examples, picked at random, to illustrate the scale on which the raw land of Florida is bought. That is a game for capitalists, and a list of

capitalists who have invested and are still investing in Florida land would be almost a transcript of the "Directory of Directors." John D. Rockefeller, Jr., and his cousin, Percy Rockefeller, are among the very large holders of Florida land. August Heckscher, whose hundred million dollar fortune came first from his New Jersey zinc mining interests, and who at seventy-nine was still putting millions into Florida property in the autumn of 1925 and expecting to live to see it quadruple in value, has extensive holdings in many parts of the State. Barron C. Collier, who controls the street-railway advertising situation in almost all of the United States, bought 1,050,000 acres—so much that the State has set it apart as a separate county bearing his name. Henry Ford and his friend Harvey Firestone, the tire manufacturer, own close to 200,000 acres, and are increasing their holdings. William J. Conners of Buffalo bought several hundred thousand acres around Lake Okeechobee and made it accessible by building the Conners Highway to and through it. Otto H. Kahn, two or three members of the Vanderbilt family, B. G. Dahlberg the "Celotex" manufacturer, Col. Jacob Ruppert, Roger W. Babson, Henry M. Doherty, Hon. T. Coleman Du Pont, Marshall Field III—those are among the men of wealth who are still betting that the Florida "boom" is not only not over, but that it is just beginning.

They and their like take the first necessary steps toward making it possible for the individual settler to settle in Florida. They run railroads through their land, sometimes, or build highways, or sell in smaller parcels to those who will do those things. The Hoover syndicate of Chicago has projected a new railroad through their holdings which will not only open them up to settlement but provide a new short line from the Mississippi Valley to the West Coast of Florida.

The individual settler can't do those things for him-

self, and he would not if he could. It is too complicated a job and too expensive to be undertaken on any but a wholesale scale. Our pioneer great-granddaddies were reared to a much more simple method of living than we are, but they were willing and able to do a great many more different things for themselves than this generation is either willing or able to do. Take the matter of road building, for example; we demand graded, paved roads, properly surveyed and engineered. We must have them, in fact, for our automobiles, but the earlier pioneers got along with a wagon-track through the woods. The individual settler in Florida must wait until the particular land he fancies has a good road leading to it, and that road must be built by capital provided by the State, county or private interests; and our individual settler finds the cost of the road added, properly, to the price of his land. We no longer take our own axes and clear off the virgin forest, but pay for having it done by capital which hires the clearing of a thousand acres in a single operation; and that adds to the price of our ten-acre farm and our half-acre home site. Clearing and fencing, taking all Florida as an average, costs around seventy-five dollars an acre, more than that in spots.

If it seems out of proportion to charge current prices for Florida residential sites, when the vast area of untouched acreage at absurdly low prices is considered, figure what it would cost you, if you were doing it yourself, to make your home there. Main highway from the nearest railroad; paved street to your lot; a water supply system; an electric lighting line; sewers, drainage and all the rest of the things which our granddaddies got along without but which we simply must have. And after you had done all of that (if your money held out) you would have neither police nor fire protection, no neighbors, no place to buy your daily supplies, no newspaper, milk and ice delivery, no mails, no movies to go to.

It's cheaper to pay the developer to do it all.

It is in the development of the raw land of Florida, the creation of cities, of farm communities, of vacation resorts, where nothing existed before that the creative genius of America is finding its highest and most satisfying expression; and the rewards are proportionate to the creative effort and capital expenditure involved. These are the men who are primarily responsible for the great Florida land rush, for they are the ones who have made it possible for millions to live comfortably upon Florida's soil.

These men are in a real sense miracle workers. What could be more miraculous, for example, than the pumping of an island up from the bottom of the sea and in the space of less than a year covering nine hundred acres of land thus created with magnificent palaces, hotels, residences, club houses, and selling the whole for twenty-five million dollars? But that is what D. P. Davis did in Tampa Bay; and those who bought lots on Davis Island while they were still under water have themselves resold at huge profits.

A hundred million dollars represents approximately the value created at Coral Gables by George E. Merrick's enterprise; billions have been added to Florida's wealth by the same process of making useless land useful.

Everywhere in Florida the same thing is going on. Carl G. Fisher visualized a wonderful pleasure resort at Miami Beach. It was Fisher's resourcefulness that conceived the method of cutting off the mangrove trees a couple of feet above ground, leaving the stumps where they were, and then pumping sand up from the bottom of Biscayne Bay until they were buried five feet deep. No one begrudges Carl Fisher the forty million dollars which he took from the sale of the land thus made useful.

Charles R. Hall, "Jack" Taylor, Walter Fuller developed Lakewood, Pasadena and The Jungle at St.

Petersburg, and are as truly creators of wealth as any captain of industry. So are Collin Gillette and B. L. Hamner, making the lovely hill country which surrounds Tampa into home sites for tens of thousands.

It is the creative instinct primarily, the desire for achievement, that inspired the Ringlings, John and Charles, to create, at Sarasota and on its outlying keys, a wonderful playground for seekers of health and recreation; they do not need the money reward which will be theirs. To them and to these others their profit is merely proof that they have built something of enduring value. It is the same urge to create that has impelled Colonel Jacob Ruppert, multimillionaire and baseball magnate to put his resources behind the development of Long Key and Pass-a-Grille."

The visitor to Florida seeking a home has his task simplified immeasurably over that which confronted his pioneer ancestors. Does he like Hollywood, where Joseph W. Young, fresh from the creation of Long Beach, California, is building a great city by the sea? Everything is ready for him; all the Florida pioneer has to do is to pick out his lot and order his house built, or select a home already built and move in.

It would be invidious to attempt to make distinctions between individual developers and developments in Florida; it would be impossible to name and enumerate here all of the worthy and brilliantly conceived creative projects, the sum of which is the Florida to which tourists and home seekers are flocking by the million. What D. P. Davis did at Tampa he is repeating on a larger scale at St. Augustine. What Paris Singer has done for Palm Beach, Addison Mizner is doing at Boca Raton; such developments as Indrio, Fellsmere, Venetia, San José, and the hundreds of others which have made and which are making Florida, its coasts, its islands, its hills and its

lakes accessible to the millions who desire them are referred to in detail elsewhere in this volume.

And in the same manner is the way being cleared for the farmer who would grow his crops under Florida's golden sunlight. From Ringling & White's Floridale colony in the west to A. L. Matthews' Gladeview Farms in the Everglades, men of vision and resources are creating wealth for themselves, for the State of Florida, for the United States of America, and for the settlers who are pouring in to till the soil which they are preparing for tillage, reaping the rewards of creative vision and courage.

It isn't only the millionaires who make money in Florida real estate. The settlers are buying, and the ultimate holder of a lot is often the seventh or eighth owner from the pioneer who cleared the land a year or two earlier, six or seven profits having been taken in the meantime. "Charlie" Carr met Charles R. Hall on a St. Petersburg street. "I hear you've just paid $40,000 for the lot at Fifth and Central Avenue," said Carr. "There's nothing the matter with you except that you're crazy." Six months later Hall sold the lot for $70,000; the purchaser sold it to "Charlie" Carr for $125,000, who in turn sold it for $250,000. "And I'll give the present owner $600,000 for it to-day," said Hall, telling of the incident. Five miles from Sarasota is an eighty-acre tract, inland, for which the owner was trying to get $4,000 when his death broke off negotiations. That was in December, 1923. His executors got $45,000 for the tract, and exactly one year later it was resold for $240,000. Exclamation points lose their emphasis when relating incidents like that.

Some of the stories of big money made in Florida real estate seem almost unbelievable, yet it seems likely that they will dwindle into insignificance beside the fortunes still to be made. A Chicago physician moved to Jackson-

ville; his wife had inherited a piece of land near St. Petersburg which her father had taken years before in payment of a debt of $400. Being in Florida she ran over to take a look at it, and sold it for $600,000, in lots, to people who are building their homes on it.

Generalizing, there are many times as many opportunities to profit in Florida real estate as have yet been realized, and opportunities open as readily to the small investor who can pay only a few hundred or thousand down as those who have millions to play with. This is true, beyond doubt, because most of Florida is still undeveloped, and people will not stop going to Florida. Just where these opportunities lie it would be foolish to try to tell; as foolish as to contend that no piece of Florida land has been sold for more than its actual worth. Florida realtors are not all plaster saints; Florida tourists are human and have the ineradicable human tendency to let their greed run away with their judgment. It is hard, however, to see how any one who buys Florida land intelligently and within his means, can lose in the long run.

"I am not going to put a cent into Florida land," a friend declared, a couple of years ago, as he was starting on his first trip to Florida for the fishing.

"I bought a little piece of sandy beach near Sarasota, where I am going to put up a fishing shack," he said, when he got back.

"I have been offered $50,000 profit for that strip of beach of mine," he said, as he was leaving for his annual fishing trip last January. In April, on his way north, he still had the property.

"What do you think the prospect is of a reduction in the surtaxes next Congress?" he asked. "I can clean up a $200,000 profit on that Florida land of mine, but I hate to take it now and pay half of it out in Federal and State income taxes!"

To the newcomer in Florida, land prices in developed tracts invariably seem high at first glance. That is because the natural tendency is to compare them with the familiar values of the home town. That is not the standard to apply to most of Florida.

"Atlantic City, Asbury Park, Long Beach, Bar Harbor—those are the standards with which to compare Florida resort values," said Charles P. Hall, who has spent fifteen years in developing property in and around St. Petersburg. Before he went to Florida he was developing summer-resort property along the New Jersey coast.

"My father had some boardwalk lots at Atlantic City, and when he was offered $3,000 a front foot for them I made him sell, for I believed the peak had been reached," Mr. Hall told me. "Since then those lots have sold for $6,000 a foot, and a man from Atlantic City who was down here the other day told me they are now held at $12,000! There is no reasonable limit to what people will pay for their vacations, and Florida is selling to-day—at least on the two coasts—on a vacation playground basis. If you have any doubt that the number of winter vacationists is going to increase from year to year, I would not advise any one to buy. Personally, I believe the winter hegira to Florida is in its early infancy."

Keeping that in mind, if one has any knowledge at all of what desirable and developed property brings at the northern seaside, lake and mountain resorts, Florida values do not seem high.

Another gauge must be applied to farm lands. The good farm lands in Florida sell on the same basis that thy sell for anywhere else—the possible annual money yield per acre. So much of that depends upon the farmer himself, that only a farmer can judge actual farm values. Northern farmers make up a considerable

proportion of the Florida tourists, however, and the good farm lands are gobbled up as fast as they are cleared and made accessible, a fact which throws some light on the correctness of current valuations. An increasing number of farmers operate both North and South, going to Florida after the northern harvest, raising and marketing their Florida crops before it is time for them to get back North for the spring planting.

That Florida's claim to substantial, permanent values and its hope of becoming an economic unit in the family of commonwealths rests upon the development of its agricultural lands is undeniable. Yields of from $500 to as high as $3,000 to the acre (sometimes more), including every imaginable crop except the northern grains, are obtained in all sections of the State, from Pensacola to Key West. Hundreds of thousands of acres of land capable of yielding such returns can be bought at from thirty-five to one hundred dollars an acre in small and undeveloped plots, cheaper in larger units, higher where the necessary development—clearing, draining, fencing, etc.—has been done.

There is the real test of Florida's real values; and it is the realization of these values which warrants the authors in believing and asserting that Florida's "boom" has only begun.

It is undeniable that the present movement of population to Florida and the rapid development of the State is one of the greatest social and economic movements of population and capital in the history of the world. It is the forerunner, the authors believe, of the settlement of the country tributary to the Gulf of Mexico to a density comparable with that of the population which now borders on the Great Lakes.

Long before the middle of the twentieth century Florida is destined to be one of the three or four most densely populated states of the Union, with at least ten million

permanent inhabitants and a winter population of as many more. All that needs to be done to bring this about is the multiplication and perfection of transportation lines, already well under way.

In this great, thickly populated State there will be, in effect, four great cities, one stretching along the East Coast continuously from Jacksonville to Florida City; another stretching northward from Sebring at the lower end of the Ridge to DeLand and Leesburg on the North; the third great city will stretch along the West Coast from Tarpon Springs to Fort Meyer, while the fourth will extend from Pensacola along the Gulf shores to Panama City. These great urban and suburban populations will be amply supported by the intensively developed, rich agricultural hinterland, with every acre tilled to the high pitch of fruition of which only Florida soil is capable.

(THE END)

APPENDIX I

FLORIDA INVESTMENTS ANALYZED

IF the conclusions and opinions of the authors seem over-optimistic as to Florida's present opportunities and future prospects, let the reader consider carefully the conclusions of others, which we present herewith.

The Standard Statistics Company of New York is an institution of the highest standing, which has been engaged for many years in furnishing information and advice to investors. It could not continue to serve its thousands of clients unless its reports were conservative in the extreme. In the summer of 1925, it sent its experts to Florida to report upon conditions there from the point of view of the careful investor. The resulting conclusions and opinions, as transmitted to the company's clients, are reproduced here by permission:

The conclusions to which we have been led by close study of the statistics available and by careful personal research into the nature of the business developments of the past 5 years in Florida may be briefly summarized as follows:

(1) The Florida boom is founded on a belated recognition of the economic possibilities of the tropical climate and exceptional soil—factors which leave no doubt that Florida will ultimately become an agricultural State of the first magnitude and a winter resort center of similar importance.

(2) Realization of the foregoing probabilities has already led to the marking up of realty values to fantastic levels in many sections. Realty values must first stabalize before business development can be pushed as it should be. In this phase of the boom, further amateur speculation in land is dangerous. But the boom—so far as it applies to business rather than real estate—has only started.

(3) As the business and agricultural development of Florida gains force, real estate speculation will be superseded by speculation in business and agricultural ventures, by heavy building construction programs, and by rapid growth of almost every type of business and industry necessary to the maintenance of a greatly augmented population.

(4) It is this final phase of the boom to which the attention of business men should now be directed. It offers possibilities of large-scale profits in many lines of business endeavor, but early action in getting on a sound basis is counselled. Concerns should not, moreover, enter the Florida business field without a most cautious survey of the situation. There will probably be as many failures, due to over-optimism, there as elsewhere.

The winter climate of Florida is exceptionably equable. A large

portion of the State is in a tropical area, but because of the ocean and of the Gulf Stream, the climate is so modified as to eliminate extremes of both heat and cold at all seasons. Realization of the resort possibilities of the State has for many years led wealthy Northern residents to establish Florida homes.

Florida has a natural advantage over California in this respect in that it is convenient to the larger centers of population of the United States. Even its southernmost coast resort cities are but two days' time from New York, whereas the tedious five-day journey to California tends to restrict frequent trips to the resort centers of that State.

The earliest growth of the larger resort cities on both the East and West Coasts of Florida resulted, therefore, from the establishment of winter homes there by wealthy Northern residents. The present development of these centers on an extremely large scale is based on the well-founded belief that there are in the United States many thousands of families, not necessarily wealthy, who nevertheless could afford the luxury of several months' residence away from home each year.

Such centers as West Palm Beach, Miami, Fort Myers, Sarasota, St. Petersburg and dozens of others base their present booms almost wholly on the prospects of resort development. For miles in every direction surrounding the more prominent cities of both coasts, the land is laid out in subdivisions, and lots are being sold out in subdivisions for home sites. On the basis of climate—as we have outlined—these centers are not overrated. But the values to which home sites have skyrocketed as a result of frequent resale probably do not represent in all cases the value at which land values will stabilize when these developments are more complete.

We shall point out here a fact, to be amplified later in this analysis, which it is well for prospective investors to realize. Florida has an enormous coast-line extending nearly 1,600 miles and literally millions of acres of land attractive as home sites. Almost any portion of this coast-line and home-site acreage is capable of development for resort purposes. By no stretch of the imagination can this Service believe that all the resort developments now under way (both on the coast and inland) will wholly materialize, or that the high prices now quoted for residential properties throughout the State can be wholly maintained.

There doubtless will be further advances in land values before any turning point is reached. But we believe it extremely dangerous for the unitiated to go to Florida and buy lots merely with the idea of later realizing speculative profits on them. For the man who actually contemplates building, well and good. But the average person is now taking a real gamble in buying residential plots.

In any event, however, one important reason for the rapid development of so much of Florida in the past five years has been this sudden rise to popularity of the section as a resort center. There is no doubt but that the winter climate is exceptionally pleasant, and that the number of persons making their home in Florida for at least a portion of the year will steadily increase over the next decade.

A second basis for the rapid enhancement in business volume

in Florida in recent years has been the agricultural outlook. The Florida climate, in addition to being equable in winter, is exceptionally favorable for crop growth at all times owing to steady warmth and the ample rainfall. Moreover, much of the soil in the central part of the State is extremely rich.

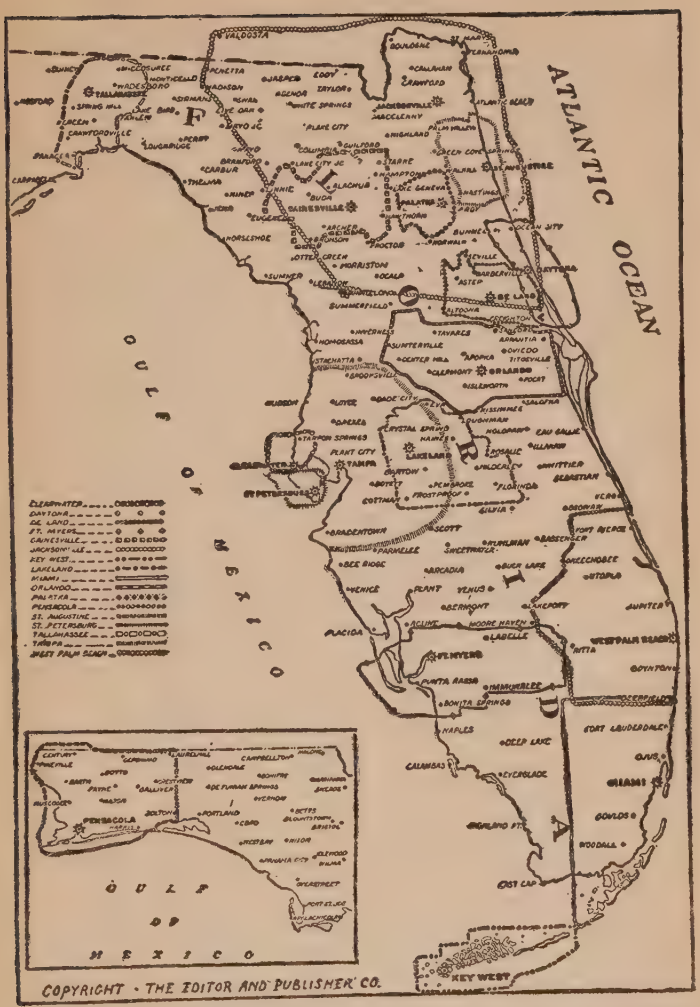
The Florida soil and climate are adaptable for the growing of almost any type of fruit or garden produce. It has been found particularly profitable during the past several years to concentrate on the production of celery, lettuce, beans, tomatoes, peas, and similar small truck garden produce, to be marketed during the winter months. Consumption of these products in the winter months has been greatly stimulated in the Northern States since production on a large scale has been begun in Florida. Further extensive growth in this type of farming is likely over a period of years, since the margin of profit is attractive.

Florida is also an important citrus State. It has a natural disadvantage when compared with California in this respect, however. Its fruits do not withstand climatic changes, long hauls, and delays in marketing to the same degree as the California fruits. Nevertheless, the production of oranges, limes and grapefruit has rapidly increased in recent years. While much of the fruit produced is shipped north, extensive canneries have also been established and wide growth in canning activities still lie ahead.

Other food products, production of which is rapidly increasing in Florida, include pineapples, peaches, pears, pecans, peanuts, melons, grapes, peppers, bananas, blueberries and small fruits generally. While the soil of Florida is said to be adaptable for the growth of almost any food product, not the same soil is so adaptable. For this reason, extreme care must be taken to secure expert opinion as to the best crops for specific acreage, but if properly handled the soil of Florida may be made to yield a rich return. Realization of this fact has led to almost as extensive an exploitation of the farm lands of the State as of the resort centers.

In the pine land soils in the southerly portions of the State, which are within the tropical area, there may be raised, in addition to the grapefruit, oranges, lemons and limes for which these soils are so adaptable throughout the State, a wide variety of tropical fruits, including mangoes, tammerines, sugar apples, custard apples, coconuts, sappodillas, Japanese persimmons, rose apples, loquats, carissa and Surinam cherries. The marl prairie soils in the center of the State are generally adaptable for the raising of winter vegetables of all kinds, including tomatoes, eggplant, beans, peppers, squash, cabbage, spinach, cauliflower, strawberries, papaya, pineapples and guavas. The sandy soil along the coast-line may also be used, with the addition of fertilizers, for the growing of the winter vegetables and pineapples.

The soil within the areas now or formerly covered by forest or Florida oak, maderia, gumbolimbo, palm, crabwood and other trees possesses an accumulated leaf mold which makes the soil extremely rich and adaptable, with proper moisture, for almost any type of crop. The black muck soils of the great Everglades areas are especially adaptable for the growth of sugar cane, forage grasses, winter vegetables, citrus and tropical fruits, when properly drained.



This map of Florida is designed to show the respective trading areas of the more important distributing centers of the state.

Labor costs may prevent Florida from becoming a great sugar-cane growing State, however, even despite the suitability of its soil for this purpose. But the live stock, dairy and agricultural possibilities of this Everglades area generally will be enormous, once the network of State drainage canals is completed sufficiently to make this black muck soil workable.

In buying farm lands, however, the prospective purchaser must proceed with even greater caution than with respect to resort home sites. Not only must he be sure of the suitability of the land for his purpose, but he must make certain that the price he pays will not be out of proportion to the possible money return from the crops to be raised.

Based, therefore, on two factors—climate and agriculture—the Florida boom has consistently gained headway during the past several years. It has had the natural advantage over any previous boom in this country in that it has reached a climax at a time of great prosperity for the United States as a whole. It has been carried along on the crest of this wave of prosperity.

As a result of the stable business situation throughout the United States as a whole, enormous amounts of capital are ready and available for immediate use in Florida. Indeed, the capital investment already made runs into the hundreds of millions of dollars, and the flow of funds is steadily gaining strength.

The Florida boom has made itself shown by (1) the wide advance in realty values and the intense activity of the real estate market throughout the State; (2) an extensive and rapid increase in population; (3) an equally rapid increase in the volume of business of all types transacted within the State, and (4) a steady gain in the value of the State's agricultural out-turn.

City—	Population				Per Cent Increase		
	1925*	1920	1910	1900	1920-1925	1910-1920	1900-1910
Tampa	94,808	51,608	37,782	15,839	84%	37%	139%
Jacksonville	94,206	91,558	57,699	28,429	3	59	103
Miami	71,419	29,571	5,471	1,681	141	440	225
St. Petersburg	26,706	14,237	4,127	1,575	88	245	281
Pensacola	24,958	31,035	22,982	17,747	20	35	29
Orlando	22,272	9,282	3,894	2,481	148	139	57
West Palm Beach	19,132	8,659	1,743	564	121	397	209
Lakeland	17,064	7,062	3,719	1,180	142	90	215
St. Augustine	10,190	6,192	5,494	2,272	64	13	28
Daytona	9,594	5,445	3,082	1,690	76	77	82
Sanford	7,035	5,588	3,570	1,450	26	57	146
Deland	5,801	3,324	2,812	1,449	75	18	94
Florida	----	----	----	----	29	29	42
United States	----	----	----	----	7	15	21

*Estimated permanent population, exclusive of Winter residents, at the beginning of the year. In most cases, these population figures are already considered greatly out of date.

The advance in realty values has presented the most colorful side of the Florida boom and has been, above all natural factors in the boom itself, the strongest force in drawing people to the State. Many fortunes have been made, practically none have as yet been adversely affected, by the constant mark-up of realty values. Land

values throughout the State have increased so consistently that it is hard to convince those closely in touch with the situation that any limit whatsoever to the advance is possible.

Land values have taken this great jump under the stimulus of speculation. By far the larger portion of the purchases of lots and acreage throughout Florida represents speculation pure and simple, the prospective buyers planning neither to plant crops nor to build homes. Until the land reaches the hands of the "ultimate consumer" —the man who will utilize it for the purpose for which it is best adapted—these values will have no stability and will provide merely the basis for speculation.

Lots in the central business portions of the leading cities, lots on the main trunk highways, and water-front properties have advanced to levels which would be considered high values even in the more congested cities of the North. Values of $1,000 to $1,500 per front foot are common for such properties—values which far exceed those which would be considered reasonable on the basis of current investment return. Farm plots similarly have advanced to levels in some cases many times the values at which they were listed two or three years ago.

The entire State is at present boiling over with real estate speculation—one feature of the boom which, while giving it intensity, also gives it instability. Granting that fortunes have been made in real estate speculation, granting even that almost everybody who has speculated in Florida real estate in the past several years has made money, we believe that the boom has now reached the stage where attention must concentrate on the investment features rather than the speculative opportunities of the State if it is to continue.

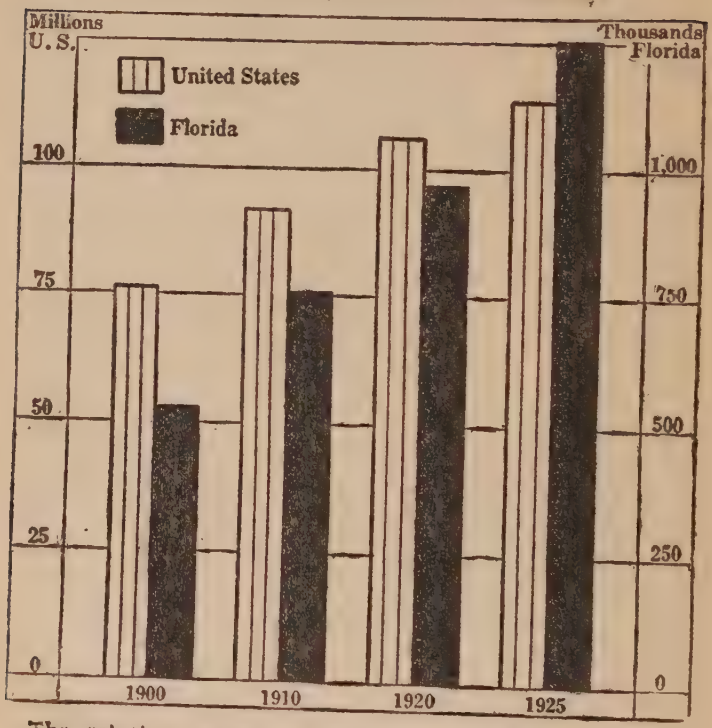
Population of the United States as a whole is estimated to have increased about seven per cent between 1920 and 1925; the population of Florida increased 29 per cent in the decade from 1910 to 1920 and fully the same degree in the past five years. Putting it another way, the Florida gain in population has been at least four times the rate of increase for the country as a whole. The increase, moreover, has been particularly marked in numerous cities in the southern portion of the State, where the boom is most intense.

The population of Dade County (which includes Miami) has gained 165 per cent, it is estimated, between 1920 and 1925. The population of the city of Miami is estimated at 71,419 permanent inhabitants, as compared with less than 30,000 five years ago, and less than 2,000 in 1900. Population figures for this city particularly, and for most other cities of the State to almost as great a degree, are misleading, inasmuch as they do not include the winter inhabitants. It is estimated that the population of Miami this winter will exceed 150,000, may even reach 200,000, and that the city will be visited by close to 1,000,000 persons.

Population increases of 50 to 100 per cent in the past five years are common to the majority of cities in the State, if recent estimates are to be credited. The table printed herewith shows the rapidity of the population gains for various important cities. Even this table fails wholly to picture the situation since it does not take into account winter population.

The expansion in population has, moreover, gained rapidity

Growth of Population in Florida



The relative growth of population in Florida over the past quarter century as compared with that for the United States as a whole is shown in the chart above. Note that the Florida gain in the past five years was as great as in the preceding ten years, although for the entire period the Florida growth has been extremely rapid.

during recent months. Instead of the usual dullness during the hot summer months, there have been more people in most of the Florida cities this summer than there were ever before in the winter, all hotels in many cities have remained open, and business has actually gained from month to month. Railroads have had difficulty on occasion in handling the passenger traffic into the State, and the highways have carried a far greater number of tourist cars than ever before. Railroad congestion on the East Coast has become so serious as to necessitate temporary embargoes on non-perishable freight.

One very important reflection of the movement of population has been the widespread evidence of loss of population in other centers.

Many Southern cities (Atlanta is a notable instance) are said to have lost considerable numbers of their residents to Florida. The drougth throughout the South has, by adversely affecting business, stimulated the migration into the boom State.

There is every evidence that summer gains in population will, moreover, be followed by even larger additions during the height of the season this winter.

The people who have been going to Florida are, to an important degree, those with money. Bank deposits are estimated to have gained nearly 50 per cent in the first quarter of the year alone; in recent months, the gains in bank resources have been even more spectacular. Not only are the older established institutions doubling and trebling their resources as compared with two or three years ago, but banks which have only been in operation a year or more have been phenomenally successful.

Deposits in all banks in Florida aggregated $187,000,000 on January 1, 1920, increased to $263,000,000 on January 1, 1924, and to $375,000,000 on January 1, 1925. The gain during 1924 alone amounted, therefore, to approximately 43 per cent. At the rate of expansion during the first eight months of 1925, an even greater net gain will be shown for the current year. In Miami and Tampa particularly, the expansion is reaching spectacular proportions.

In support of the belief that business activity is expanding in Florida at a rate far exceeding that of any other large section of the United States, the monthly bank debits figures indicate close to a 75 per cent gain in the turnover of banking funds this year as compared with last. Our estimated bank debits index number for the State as a whole, using the average month for the period 1920-1924 as a base of 100, has stood at close to 200 for the past several months, indicating an expansion of 70 to 80 per cent as compared with a year ago.

Figures for individual cities show increases in bank debits so spectacular as to be difficult of acceptance as fact. For instance, the August bank debits index for Tampa reached 265, as compared with 113 in August a year ago. Instead of a sharp falling off in trade activity in the hot summer months, the bank debits index for this city has actually touched a new record high level in each month this year. The August business gain in Tampa, on the basis of the bank debits figures, was fully 134 per cent over August last year.

Many other cities in Florida are showing corresponding gains, but the more phenomenal increases are in the cities of the southerly portion of the State—Miami, West Palm Beach, Tampa, etc. Of course, bank debits figures for Florida are heavily weighted by the factor of real estate speculation, since the large turnover of funds is due in considerable measure to real estate transactions, but behind all these fireworks, there is a solid increase in business volume.

Millions of dollars are being expended in Florida on real estate developments. It is estimated that fully $300,000,000 has been invested in Florida for this purpose alone in the past year. In part the financing of many of these great projects is made possible by the sale of "pre-developed" lots to individuals, but there are few syndicates undertaking developments without first obtaining heavy

State

Population, 1925 (estimated): 1,253,635.

	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Year
1925	151	142	162	176	175	197	198	177					
1924	113	110	116	121	122	111	110	106	105	119	123	145	117
1923	103	94	114	110	111	106	98	96	89	103	99	122	105
1922	84	80	93	89	95	85	81	85	77	85	88	106	87
1921	96	85	97	95	85	79	74	72	70	75	77	88	83
1920	120	102	117	117	114	110	114	104	103	107	99	105	109
1919	84	75	84	86	88	85	85	81	83	94	94	108	87

Jacksonville

Population, 1925 (estimated): 94,206.

	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Year
1925	140	134	149	158	160	175	175	137					
1924	113	106	114	122	120	107	105	105	104	119	117	133	114
1923	102	93	112	109	106	103	98	90	87	103	97	121	102
1922	80	75	96	89	96	89	81	90	78	86	89	106	88
1921	101	85	97	98	85	80	75	72	69	74	75	88	83
1920	126	104	118	122	118	117	118	108	106	111	99	110	113
1919	88	77	84	90	90	88	90	86	86	99	96	111	90

Tampa

Population, 1925 (estimated): 94,888.

	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Year
1925	182	173	200	226	231	259	258	265					
1924	118	120	125	124	131	123	122	113	111	128	140	172	127
1923	107	96	120	116	123	114	99	108	92	104	106	126	109
1922	93	91	88	85	95	79	81	76	74	82	88	107	87
1921	88	86	97	92	95	76	71	71	70	74	79	89	82
1920	100	92	108	104	100	89	97	85	87	91	96	93	95
1919	66	62	73	73	76	66	66	59	66	76	76	97	71

Pensacola

Population, 1925 (estimated): 24,958.

	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Year
1925	107	91	104	105	101	115	131	126					
1924	95	93	103	97	99	90	95	89	87	93	93	118	96
1923	99	85	97	92	101	99	99	98	90	97	87	118	97
1922	76	77	82	101	85	86	80	82	77	82	78	100	84
1921	99	79	93	87	91	90	82	83	80	81	83	88	86
1920	160	133	136	137	143	140	145	144	148	136	114	112	137
1919	121	108	121	108	121	135	121	135	121	121	148	135	125

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financial backing from financial interests in other parts of the country.

These real estate developments start with the purchase of a large acreage of land near one of the prominent cities or in a favorable location on the coast or inland. This land is cleared (and, if necessary, drained or filled) subdivided and properly equipped with the necessary utility facilities (water, electricity, etc.). In addition, in most instances the development companies themselves are building thousands of individual homes, hotels, churches, apartment buildings, bathing casinos, inland canals, roads, beaches and docks. In one

large development alone, a construction program aggregating $100,000,000 has been announced by the development syndicate.

Construction, therefore, is reaching an enormous volume. The gain in building activity in Florida—amounting in numerous cities to 100 to 1,000 per cent as compared with a year ago—far exceeds even the wide gains recorded this year in many other rapidly growing centers of the United States. July building permits in were 740 per cent heavier than those of July a year ago, at Miami over 130 per cent. Building permits for the State as a whole, as reported by S. W. Straus & Company, increased 170 per cent in July, 1925, over July, 1924.

Florida Building Activity

City—	July 1925	July 1924	Per Cent Gain July, 1925, Over July, 1924	June 1925
Daytona	$163,550	$187,540	*13	$140,330
Hollywood	1,182,150	48 500	2,337	262,750
Jacksonville	1,177 363	823,484	43	802.803
Key West	36,000	4,250	747	24,870
Lakeland	1,560,675	1.061,155	47	1,169,525
Miami	4,526,316	1,927,830	135	6,688,812
Miami Beach	3,547.133	549,100	546	2.017.424
Orlando	470,703	268 455	75	532,515
Pensacola	55.293	51,620	7	61.835
Sarasota	3'9,065	182 500	91	638.740
St. Augustine	154.035	135 550	14	59,266
St. Petersburg	2.281,200	764.900	198	1 697,300
Tampa	2 925,295	348.031	740	1,207,287
West Palm Beach	1 292.145	491,340	163	2,163,025
State	$18,535.773	$6,795,755	173	$17,193.732

*Decrease.

In the opinion of this Service, the building program for the State of Florida will be further augmented over the next several years. Notwithstanding the heavy expenditures of the past two years, facilities of every type are inadequate not only for the population now in the State the year round, but more particularly to take care of the heavy seasonal increase to be expected each winter.

Moreover, land value in many centers have now advanced so high that the present owners can no longer afford to hold on to properties from which there is no rental return, merely in the hopes of further speculative profits from rising land values. The stage has now been reached when remunerative buildings must be constructed, and upon this stage of its building program Florida is only starting.

Whatever may be the prospect for the building industry for the United States as a whole, the Florida prospect is quite clearly against any sharp abatement during the next several years. Thousands of people with available funds have purchased residential sites and now find themselves unable to begin construction, owing to the shortage of labor and materials. As the first flush of the heavy office building, commercial building, public utility, highway and development project construction passes, these individuals will

be able to build, and by so doing will maintain the Florida building program at high levels.

We see in this prospect for sustained building activity one of the greatest opportunities for future business profits in the State. The passing of land speculation will lead to the placing of building and its allied industries in the forefront as the source of large profit by those who make their capital investments wisely.

Accompanying all this activity in the resort and business centers,

Population of Three Largest Florida Cities

The chart shows vividly the rapid growth of population in the three largest Florida cities. Note particularly the growth of Miami and Tampa since 1920.

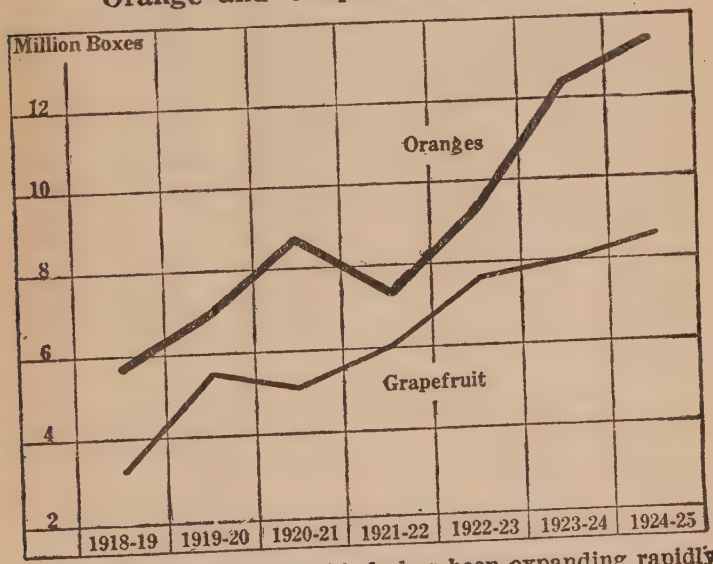
development of Florida's agricultural territory has been going forward with corresponding rapidity. Acreage devoted to truck production in Florida increased fully 20 per cent in 1924 as compared with 1923, and probably at least as great an increase will take place this year.

Of the 35,000,000 acres of land area in Florida, it is estimated that fully 22,000,000 acres are capable of development. At present, not much more than 6,000,000 acres is actually classified as farm land. Although the capital expenditure necessary to properly drain the Everglades and make this soil suitable for agriculture will probably amount to several hundred million dollars, progress is already being made, and ultimately this soil, which is ex-

tremely rich, will be made available for farm purposes. Heavy expenditures are necessary also properly to clear, drain and develop other lands, but the natural wealth of the soil is there, and it will ultimately be made available.

The rich Florida soil is capable of producing from three to four crops annually, south of the first frost line. The equable climate makes Florida more attractive to the agriculturalist than almost any other state, since moisture and heat are well distributed and seriously adverse weather is seldom witnessed in many sections. The possibilities for the growing of truck-garden products in the winter season are great, therefore, since the shipping distance to the larger cities of the North is not sufficient to cause serious spoilage on properly handled shipments.

Orange and Grapefruit Production



Fruit production of all kinds has been expanding rapidly in Florida in recent years. The chart shows annual output of oranges and grapefruit.

The development of this Florida land is only being begun. The State's drainage program is barely under way, and few private programs have gone sufficiently far to permit of actual settlement and planting. But in the sections where development expenditures need to be less extensive, acreage under cultivation is increasing rapidly and orchards are rapidly coming into bearing.

The Florida soil is only beginning to show its possibilities. The

Season—	Oranges (Boxes)	Grapefruit (Boxes)	Total
1924-25	13,400 000	8,600,000	22.000,000
1923-24	12,400,000	8,000 000	20,400,000
1922-23	9,300.000	7,600,000	16,900,000
1921-22	7,300 000	6,000,000	13.300,000
1920-21	8,700,000	5,100,000	13,800,000
1919-20	7,000,000	5,500 000	12,500,000
1918-19	5,700,000	3,200,000	8,900,000

The following tabulation compares yields of other important fruit and truck crops for 1923 and 1924:

Crop—	1924 Acres	1924 Output	1923 Acres	1923 Output
Limes (crts.)	------	36,000	------	40,000
Pineapples (crts.)	------	90,000	------	57,000
Peaches (bu.)	------	176,000	------	120.000
Pears (bu.)	------	55,000	------	35,000
Pecans (lbs.)	------	1,910 000	------	1,215.000
Beans (hmprs.)	19,780	1,484 000	14,460	1,865,000
Cabbage (tons)	4,920	42,000	2,050	16 000
Canteloupes (crts.)	760	78,000	2.420	86,000
Celery (crts.)	4,000	1,680,000	3,200	1,494,000
Cucumbers (hmprs.)	12 550	1,017,000	10.760	1,463,000
Eggplant (bu.)	1,620	502.000	1.610	554,000
Lettuce (crts.)	3,490	1,222,000	3 780	1,361,000
Peas (hmprs.)	1 170	68.000	2,250	135,000
Peppers (bu.)	3,530	1,479,000	2 990	1,316.000
Potatoes (bu.)	28,500	2.850,000	19.310	1 777.000
Strawberries (qts.)	3,100	5 735,000	3,810	8,382,000
Tomatoes (bu.)	50 070	3.455,000	36.480	4,159.000
Watermelons (No.)	28,330	6,941,000	30 880	5,404,000

two factors—climate and soil—should together serve to make the State rank high not only in the winter production of staple vegetables and garden truck, but of fruits, nuts and other products of a semi-tropical climate.

All of these facts are most encouraging to the prospective purchaser of farm lands in Florida. He is assured that properly drained, adequately developed land in any one of the wide agricultural sections of the State may be made to yield high. But he must, before purchasing, be sure of the adaptability of a particular soil to the particular crop under consideration. All soil is not adaptable, even in Florida, to any crop. Moreover—and this we consider the most important fact for the prospective purchaser of agricultural acreage to bear in mind—the value of the land must not be higher than a reasonable capitalization of the prospective annual return on it.

Farm land values in Florida have been pushed as rapidly upward as those in other sections. Land formerly sold for five dollars to twenty-five dollars per acre is now held for several hundred dollars. Even granting the splendid possibilities of the soil, values are in many cases probably much above those at which it will

yield a reasonable return. Purchase of Florida farm land merely because it is good land is not justified; the basis of the purchase must necessarily be the probable money return when it is developed. Furthermore, as the development increases, demand will not be sufficient to maintain the high prices now obtained on winter produce.

Putting it another way, we believe that purchasers of land in Florida for agricultural purposes are running the same speculative chances being taken by the purchaser of business or residential property. The purchaser is buying at what are, in many cases at least, inflated values now; he must make certain that these values will not also represent inflated figures when he is trying to obtain an income from his purchase.

In this connection it is well to note that even at present the farmers of Florida are not so uniformly successful at money making as the fertility of the soil and the nature of the climate might lead outsiders to believe. While we believe this is a temporary condition, it is well that it be recognized. The citrus fruit growers particularly have not reported large—or even generally adequate—profits in several recent years.

The Florida fruit growers are not yet sufficiently united to make cooperative marketing consistently profitable. In consequence, they are not receiving as satisfactory prices as they should, and their product is not received in the Northern markets at as even a rate as it should be. Shipments are made by individual growers without reference to what shipments may be going forward at the same time from other sections near by. Simultaneous arrival of numerous shipments frequently gluts the Northern market and breaks prices: this was vividly illustrated in the case of grapefruit last year, when prices were thus forced down to unprofitable levels.

Organization of the Florida agriculturalists along the lines adopted by the fruit growers of California and the tobacco growers of many sections of the South is necessary, and is now slowly being accomplished. Meanwhile, it is well for the prospective purchasers of Florida lands to realize the situation. Florida has the agricultural possibilities—make no mistake of that—but they cannot be wholly realized at once.

Adequate financing, proper knowledge of soil qualities and of market facilities, as well as a reasonable land valuation, are as necessary considerations in the purchase of agricultural properties in Florida as they are elsewhere. Just as much initiative and energy will be required to produce an adequate investment return. Thus far, this agricultural development has gone along so rapidly as not to have fully measured economic consequences.

The State of Florida is not yet very far developed with respect to industry. Although there has been rapid growth in the past several years, the State is at present greatly underdeveloped with respect to the local industries necessary for the feeding, housing and maintenance of the greatly augmented population. A notable instance is its lack of adequate building materials plants, ice plants, laundries, and similar local industries.

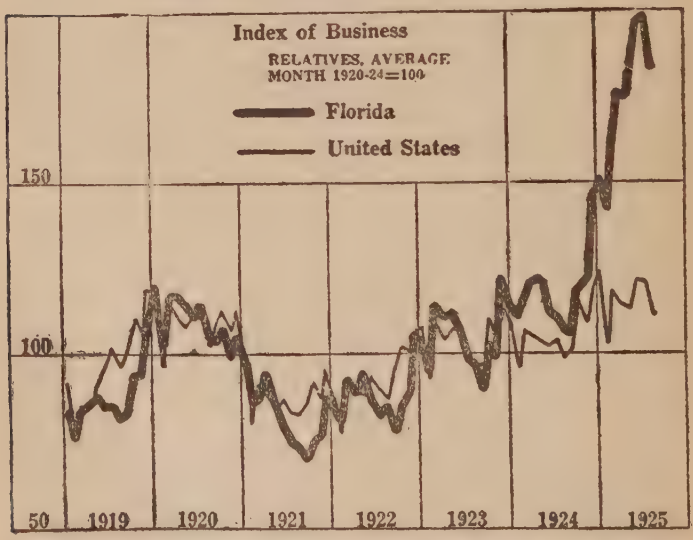
There is doubtless room for great expansion in industrial activity in Florida, inasmuch as a very large majority of the purchases of manufactured goods and raw materials necessary for the mainte-

1.	Lumber and forest products	31.4 per cent
2.	Tobacco manufacture	16.6
3.	Turpentine and rosin	15.8
4.	Shipbuilding	15.0
5.	Car construction and repair	5.1
6.	Fertilizer	1.9
	Total, six industries	85.8

nance of its population must now be imported from other states. Study of the industrial situation at present leads to the belief that there is ample room in most of the larger cities for the establishment of new local industries.

The first and most lasting impression of Florida gained by the casual visitor is the picture of speculation in real estate presented throughout the entire State. Importuned on every side to invest —or speculate—in resort or agricultural acreage, it is difficult for

Index of Business in Florida



The chart compares the bank debits index for the State of Florida with that for the United States as a whole. The rapid upturn since mid-1924 has outdistanced that of any other section of the United States. The downturn in August was seasonal.

him to obtain a proper perspective of the business side of the current boom.

Nevertheless, we believe the boom has reached the stage where

the greatest future profits will be realized not so much from ventures in real estate, as from carefully considered investments in sound business or industrial concerns. Putting it another way, we believe that while large further profits from real estate ventures are likely, they will be realized to a greater degree by those already interested than by those who only now are transferring their capital to the State and who must, as amateur speculators, trust to the advice of the optimistic real estate salesmen.

As we have already pointed out, land values have reached extremely high levels—relatively, at least. They will go higher in many sections, but not with the uniformity hitherto noted. Numerous resort developments in particular may fail widely of realizing their promotors' dreams. Investment return from business properties in certain sections may not for a number of years even closely approach that required by current land values.

But the growth of the State's importance as a resort and farm center will continue, and with that growth will come greater opportunities for business of all types, and for local industries. Investment in these fields at this stage appears attractive.

We do not counsel industrial concerns to plan to erect new plants without first surveying carefully the existing facilities. In most cases, it will possibly prove more attractive to purchase interests in concerns already in the field, and thus gain a more ready entrance into the State. This, it is understood, is already being done by many large concerns from other states and on a considerable scale.

The entrance of the larger chain-store systems in Florida is now being pushed with vigor. To some extent, the department store, furniture, clothing, banking, investment and similar concerns are being attracted to Miami, Tampa, West Palm Beach and others of the faster growing cities. On the basis of current rates of growth —and even assuming a much less rapid rate of growth over the next five years—their investments appear fully warranted by the growth in purchasing power accompanying the transfer of residence to Florida by so many persons of means.

Both speculative and investment opportunities will probably be presented in Florida for some time to come. The boom has by no means run its course, and before it does, additional speculative profits will be realized by the alert, but the gamble is great.

In contrast with this phase of the boom, we believe that investment possibilities are still very considerable. By this we mean that we believe the present to be a most favorable time for investment of surplus funds in income-producing properties in Florida, i. e., in business and industry. Such investments will necessarily be more conservatively made than will investments in land, and there will be a more stable basis for judging the future prospects.

Purchase of Florida real estate usually involves the payment of 25 per cent down, and the remainder in payments extending over three years, without the benefit, therefore, of long-term mortgages. At present, the usual rate on mortgage loans is eight per cent annually, and most borrowers will find that in addition they must pay a five per cent bonus for their loan. Unless there is to be continued a rather rapid enhancement in real estate values, this

interest rate is likely to work very considerable hardship on a purchaser. If the buyer is able to place his property immediately on the market and sell, this is not a matter for serious concern, but otherwise he stands a fair chance of having to hold on to a non-income property, the carrying charge on which is high.

In any event, it appears clear that real estate speculation in some cities is being carried to unwarranted extremes, for which ultimately there must be some reckoning.

On the other hand, the individual, or concern with funds available for investment, finds Florida offering particularly attractive terms for such investments. High money rates and freedom from burdensome taxation constitute powerful factors in the recent movement of investment capital into the State.

The State of Florida was the first to pass legislation to amend its constitution in a manner making it impossible to ever enact either income tax or inheritance tax laws. Such action constituted a direct bid for favor with individuals of wealth, and it has been a most successful bid for favor. Transfer of legal residence to Florida in order to secure the advantages of this tax freedom is being effected by large numbers of individuals from all parts of the country.

Both the freedom from income tax and the freedom from inheritance tax are very important, but the freedom from a State income tax is a particularly favorable item from the standpoint of a business concern, whereas it is the assurance that heavy inheritance taxes will not be exacted, which favors the individual most. In addition, there are numerous other features of the tax situation which will appeal to concerns doing business in Florida.

While the State is making heavy expenditures for highway building, for draining its swamp lands, and for other special purposes, these expenditures are for the most part financed by bond issues and special taxes rather than by a higher general tax rate. In consequence, the general property tax rate is quite low.

Every attempt, moreover, is being made to prevent the enaction of burdensome legislation of any character. Its corporation law, for instance, is very lenient. The State, generally speaking, is proceeding on the basis that business of all kinds should be allowed to proceed with as little interruption by the State as possible.

Summing up our conclusions relative to the boom, we believe that in its present phase the State's business situation is more conducive to further investment of funds in these fields than is the real estate market.

Expansion of population and purchasing power has yet to give any evidence of a pause in the proximate future, and so long as this expansion continues, even should there be a readjustment period ahead for real estate values, business opportunities will increase. As we see the situation, these opportunities will lie in the main in local trades and industries.

Florida's natural industries, other than agriculture and the entertainment of visitors, are relatively few and not subject to widespread potential expansion. But the local industries which are required to serve a rapidly growing population are as yet, in many centers, in their infancy. To those in a position to take advantage of the situation to invest in such industries will, we believe, accrue exceptionally satisfactory profits over a period of years.

APPENDIX II

LIST OF COMMERCIAL ORGANIZATIONS IN FLORIDA

FLORIDA STATE CHAMBER OF COMMERCE

(Formerly Florida Development Board)

Herman A. Dunn, President, St. Petersburg,
A. A. Coult, Secretary, Jacksonville,

Director of Publicity: Dudley V. Haddock
Director of Extension: H. R. McKeen

DIRECTORS:

George H. Baldwin	Jacksonville
Mrs. W. F. Blackman	Orlando
Jules M. Burguieres	West Palm Beach
W. F. Coachman	Jacksonville
A. A. Coult	Jacksonville
Herman A. Dann	St. Petersburg
J. H. Drummond	St. Andrews
Dr. Davis Forster	New Smyrna
Cary A. Hardee	Live Oak
Charles E. Harris	St. Augustine
George B. Hills	Jacksonville
J. D. Ingraham	St. Augustine
Frank D. Jackson	Tampa
Peter O. Knight	Tampa
Scott M. Loftin	Jacksonville
Carl C. McClure	Fort Myers
J. C. Murchison	Orlando
Dr. A. A. Murphree	Gainesville
E. G. Sewell	Miami
W. C. Sherman	Millville
John D. Sherwin	Fort Lauderdale
Dr. J. H. Therrell	Ocala
Mrs. Katherine B. Tippetts	St. Petersburg
Isaac Van Horn	Haines City
Frederick Van Roy	Crystal River
Allen E. Walker	Winter Haven
G. G. Ware	Leesburg
William L. Wilson	Panama City

LOCAL ORGANIZATIONS

Alachua	Chamber of Commerce President: Dr. J. W. Bishop Secretary: J. A. Williams
Altamonte Springs	Chamber of Commerce President: J. B. Hutchins Secretary: Walter Ballard

Alva	Board of Trade President: C. D. Foster Secretary: C. E. MacCanon
Anna Maria	Chamber of Commerce President: Secretary: H. E. Smith
Apalachicola	Chamber of Commerce President: F. R. Moseley Coresponding Secretary: J. F. Warren
Apoka	Chamber of Commerce President: J. Chester Merrill Secretary: C. Elwood Kalbach
Arcadia	Desoto County Chamber of Commerce President: P. LeMoyne
Auburndale	Chamber of Commerce President: H. Corneal Secretary: J. H. Trescott
Avon Park	Board of Trade President: William P. Kennedy Secretary: Gilbert Freeman
Avon Park	Associated Board of Trade of the Scenic Highlands President: Arthur P. Cody Secretary: M. W. Lance
Babson Park	Board of Trade President: H. R. Louden Secretary: C. P. Selden
Bartow	Chamber of Commerce President: Rev. J. E. Martin Secretary: George H. Clements
Blountstown	Calhoun County Chamber of Commerce President: S. O. Newsome Secretary: E. N. Atkins
Bonifay	Holmes County Chamber of Commerce President: K. P. Sessoms Secretary: Ross Masters
Bonita Springs	Board of Trade President: A. M. Smith Secretary: W. N. Horne
Boynton	Boynton Chamber of Commerce President: H. B. Murray Secretary: G. E. Coon
Bradenton	Chamber of Commerce President: Grant C. Underhill Secretary: W. A. Manning

Branford	Board of Trade President: Dr. E. D. Vascar Secretary: George O. Gimtrop
Bronson	Chamber of Commerce President: Secretary: J. C. Sale
Brooksville	Hernando County Chamber of Commerce President: Dr. Dame Secretary: M. R. Beaman
Bunnell	Flagler County Chamber of Commerce President: E. F. Warner Secretary: L. T. Nieland
Bushnell	Sumter County Chamber of Commerce President: H. D. Hunt Secretary: William D. Williams
Bushnell	Greater Bushnell Chamber of Commerce President: Secretary: R. W. Betts
Cedar Key	Chamber of Commerce President: W. R. Hodges Secretary: C. C. Whiddon
Center Hill	Chamber of Commerce President: I. M. Warren Secretary:
Christman	Chamber of Commerce President: George G. Coward Secretary: W. N. Savage
Citra	Improvement Association, Inc., President: Mrs. J. Wycoff Secretary: Mrs. C. A. White
Clarcona	Chamber of Commerce President: R. C. Kellogg Secretary: Mrs. R. C. Kellogg
Clearwater	Chamber of Commerce President: Maj. Hugh M. Bell Secretary: Maury Boykin
Clermont	Chamber of Commerce President: E. M. Hartford, Minneola Secretary: Dr. W. E. Auginbaugh
Cocoa	Chamber of Commerce President: J. B. Whitworth Secretary: R. E. L. Niel
Conway	Community Council President: G. Dunlap Secretary: Mrs. J. H. Arnold, R. 1, Orlando

Coral Gables	Chamber of Commerce President: F. W. Webster Secretary: H. B. Hall
Crescent City	Chamber of Commerce President: K. Borson Secretary: A. R. Letts
Crystal River	Chamber of Commerce President: Act. Secretary: John Kilgore Manager: C. A. Miller
Clewiston	Chamber of Commerce President: Russell B. Smith Secretary: C. G. Bittner
Coronada Beach	Chamber of Commerce President: John C. Deal Secretary: G. I. Horton
Crystal Springs	Board of Trade President: E. S. Oldham Secretary: W. H. Brophy
Dade City	Chamber of Commerce President: J. Younger O'Neal Secretary: J. T. Whelden
Dade City	Pasco County Chamber of Commerce President: W. N. Pike, Blanton Secretary: Carl H. Rerick
Dania	Chamber of Commerce President: Arthur C. O'Hea Secretary: J. B. Fullen
Davenport	Chamber of Commerce President: Frank W. Crisp Secretary: Charles A. Crisp
Daytona	Chamber of Commerce President: David Sholtz Secretary: Frank A. Pierson
DeFuniak Springs	Chamber of Commerce President: John Stinson Secretary: G. A. London
DeLand	DeLand Commercial Club President: S. D. Jordan Secretary: Earl W. Brown
Delray	Chamber of Commerce President: G. W. Sypert Secretary: F. M. Clutter
DeSota City	Highlands County Chamber of Commerce President: Dr. E. J. Etheridge Secretary: F. P. Burch

Dinsmore	Chamber of Commerce President: V. C. Johnson Secretary: C. E. Winter
Dunnellon	Chamber of Commerce President Don T. Mann Secretary G. W. Adams
Eau Gallie	Chamber of Commerce President: Ray Shipman Secretary R. C. Gordan
Elfers	Chamber of Commerce President: Secretary: Joe Knight
Eustis	Chamber of Commerce President: Harry C. Hannah Secretary: Frank H. Heath
Ellentown	Chamber of Commerce President: B. H. Mayberry Secretary: D. Vowell
Everglades	Chamber of Commerce President: C. M. Collier Secretary: J. H. Fears
Fellsmere	Chamber of Commerce President: George F. Maddock Secretary: Montagu Worthley
Fernandina	Chamber of Commerce President: D. A. Partin Secretary: E. W. Carroll
Fort Lauderdale	Chamber of Commerce President: J. W. Tidball Secretary: E. J. Powers
Fort Meade	Chamber of Commerce President: L. D. Edwards Secretary: Harry P. Leonard
Fort Myers	Chamber of Commerce President: R. Q. Richards Secretary: D W. Wilkie
Fort Myers	East Fort Myers Board of Trade President: Col. Halgrim Secretary: Grover C. Hackney
Fort White	Fort White Chamber of Commerce V-President: P. E. Pournelle Secretary: H. B. Summers
Fort Pierce	Chamber of Commerce President: G. R. Nottingham Secretary: B. R. Kessler

Frostproof	Board of Trade President: W. W. Owens Secretary: C. H. Roberts
Frostproof	Chamber of Commerce President: Alvin L. Durance Secretary: J. D. Hannah
Gainesville	Alachua County Chamber of Commerce President: W. R. Thomas Secretary: Mr. Harwood
Gainesville	Gainesville Chamber of Commerce President: E. Finley Cannon Secretary: John D. Adams
Gardner	Gardner Chamber of Commerce President: W. L. Almand Secretary: C. P. Hartsfield
Graceville	Commercial Club President: H. Tindel Secretary: J. E. Cox
Green Cove Springs	Chamber of Commerce President: S. E. Strode Secretary: Mrs. P. H. Goucher
Groveland	Chamber of Commerce President: Harry W. Merck Secretary: George W. Coffin
Haines City	Chamber of Commerce President: Colin D. Gunn Secretary: G. W. Weippiort
Hastings	Chamber of Commerce President: E. H. Dowdy Secretary: M. E. Brewster
Havana	Board of Trade President: O. E. Harrison Secretary: O. M. Tillis
Hialeah	Chamber of Commerce President: Secretary:
Hollywood	Chamber of Commerce President: J. Rogers Gore, Sr., Secretary: LeLand K. Fishback
Homestead	Redland District Chamber of Commerce President: Gordon E. Thompson Secretary: Harleigh B. Schultz
High Springs	Chamber of Commerce President: Dr. W. E. Whitlock Secretary: Rena Collins

Howey	Board of Trade President: W. J. Howey Secretary: S. K. Mare
Indian Rocks	Chamber of Commerce President: Secretary: Blanks Everett
Inglis	Chamber of Commerce President: A. F. Knotts, Inglis Secretary: G. W. Adams, Dunnellon
Interlachen	Chamber of Commerce President: Charles B. Drake Secretary: Robert L. Long
Inverness	Chamber of Commerce President: Dr. George A. Dame Secretary: Sara E. Sweat
Jacksonville	Chamber of Commerce President: Harry B. Hoyt Sec-Manager: E. P. Owen, Jr.
Jacksonville Beach	Board of Trade President: J. A. Bussey Secretary: A. E. Koehler
Jasper	Commercial Club President: F. Bamberg Harrell Secretary: W. C. Caldwell
Jasper	Hamilton County Chamber of Commerce President: J. L. Rhodes Secretary: W. C. Caldwell
Kathleen	Kathleen Chamber of Commerce President: Secretary:
Keystone Heights (Putnam County)	Board of Trade President: Ben F. Mack Secretary: F. G. Hornbeck
Key West	Chamber of Commerce President and Mgr., Dr. Joseph Y. Porter, Sr. Sec'y to Pres.: Miss N. P. Harris
Kissimmee	Chamber of Commerce President: D. L. Autrey Secretary:
Key Largo	Chamber of Commerce President: Secretary:
Labelle	Hendry County Chamber of Commerce President: Capt. J. J. O'Brien, Clewiston Secretary: Mary Hays Davis, Labelle

Lake Alfred	Board of Trade President: R. W. Craig Secretary: Burt C. Johnson
Lake Butler	Union County Chamber of Commerce President: Jesse Johnson, Lake Butler Secretary:
Lake City	Lake City and Columbia County Chamber of Commerce President: D. C. Calhoun Secretary: W. B. Estes
Lake Hamilton	Chamber of Commerce President: M. W. Goff Secretary: F. G. Hughes
Lake Helen	Chamber of Commerce President: Secretary: A. W. Hadley
Lakeland	Chamber of Commerce President: C. E. Todd Secretary: D. H. Lewis
Lake Wales	Lake Wales Chamber of Commerce President: L. H. Kramer Sec.-Manager: C. E. Noyes
Lake Worth	Board of Trade President: Dr. F. L. Tatom Secretary: J. B. O'Hara
Largo	Chamber of Commerce President: L. S. Johnson Secretary: A. L. Wilson
LeCanto	Chamber of Commerce President: C. E. Allen Secretary: B. A. King
Leesburg	Chamber of Commerce President: Dr. W. A. MacKenzie Secretary: M. G. Scheitlin
Live Oak	Suwannee County Chamber of Commerce President: Dr. J. W. West Secretary: Clarence W. Williams
Lockhart	Chamber of Commerce President: W. S. Rogers Secretary: A. L. Sessions
Longwood	Chamber of Commerce President: J. E. Walker Secretary: C. L. Thomas
Lynn Haven	Chamber of Commerce President: C. R. Boastrom Secretary: George C. Morton

Lulu	Chamber of Commerce President: Secretary:
McIntosh	Chamber of Commerce President: N. A. Russell Secretary: J. A. Hendrix
MacClenny	Baker County Chamber of Commerce President: H. Harold Hume Secretary: Harold A. Turner
Madison	Madison County Chamber of Commerce President: E. J. Harris Secretary:
Maitland	Chamber of Commerce President: J. H. Hill Secretary: Anna B. Treat
Manatee	Chamber of Commerce President: Col. P. K. Hexter Secretary: F. G. Turner
Marianna	Jackson County Chamber of Commerce President: Dr. N. A. Raltzell Secretary: S. P. Bailey
Mascotte	Co-Operative Club President: George M. Myers Secretary: Eva Drawdy
Mayo	Board of Trade President: John M. Gornto Secretary: Hal. W. Adams
Melbourne	Chamber of Commerce President: Fred W. Butler Secretary: E. A. Franquemont
Miami	Chamber of Commerce President: E. G. Sewell Secretary: C. E. Riddell
Miami Beach	Chamber of Commerce President: Thomas J. Pancoast Secretary: A. C. Terry
Micanopy	Chamber of Commerce President: J. D. Watkins Secretary: J. W. May
Milton	Santa Rosa Chamber of Commerce President: Peter Rosasco Secretary:
Monticello	Jefferson County Chamber of Commerce President: D. H. Gilbert Secretary: Ray W. Robie

Montverde	Chamber of Commerce President: W. D. Walker Secretary: R. G. Brewster
Moore Haven	Luncheon Club President: Secretary: R. B. Childs
Mount Dora	Chamber of Commerce President: Alfred Rehbaum Secretary: G. W. Lamoreux
Murray Hill	Chamber of Commerce President: M. M. Reynolds Secretary: W. G. F. Wallace
Narcoossee	Board of Trade President: Rufus Thomas Secretary: Roy E. Lowe
Newberry	Board of Trade President: W. R. Cheves Secretary: W. N. Barry
New Port Richey	Chamber of Commerce President: W. K. Jahn Secretary: W. R. Hudspeth
New Smyrna	Chamber of Commerce President: Dr. Davis Forster Secretary: William B. Small
Orange City	Commerical Club President: W. D. Heebner Secretary: D. M. Jarvis
Oakland	Chamber of Commerce President: J. E. Clouts Secretary: W. A. Wilkes
Ocala	Marion County Chamber of Commerce President: Dr. J. H. Therrell Secretary: Horace L. Smith
Ocoee	Chamber of Commerce President: T. C. Hawthorne Secretary: Dr. N. N. Jenson
Okeechobee	Chamber of Commerce President: Don P. Johnston Secretary: Goodhue Weatherby
Orlando	Chamber of Commerce President: Harry P. Leu Exec. V.-Pres.: Carl H. Hunt
Orlando	Orange County Chamber of Commerce President: William Edwards, Zellwood Secretary: Karl Lehmann, Orlando

Ormond	Chamber of Commerce President: L. H. Wilson Secretary: John M. Robinson
Palatka	Chamber of Commerce President: Charles H. Sieg Secretary: Edmund A. Chester
Palatka	Putnam County Chamber of Commerce President: H. M. Fearnside Secretary:
Palmetto	Chamber of Commerce President: H. W. Peterson Secretary: Ralph S. Campbell
Panama City	Chamber of Commerce President: Col. Henry Page Secretary: Miss Pearl Strickland
Pensacola	Chamber of Commerce President: Paul P. Stewart Secretary: H. I. Seaburg
Perry	Taylor County Chamber of Commerce President.: W. T. Hendry Secretary: O. J. Stephens
Pine Castle	Chamber of Commerce President: C. B. McCaughten Secretary: P. M. Shanibarger
Pinellas Park	Chamber of Commerce President: P. J. McDevitt Secretary: Joseph J. Goulet
Plant City	East Hillsboro Co., Chamber of Commerce President: V. B. Collins Secretary: C. H. Hultzen
Pompano	Chamber of Commerce President: Secretary: L. S. Warren
Pomona	Chamber of Commerce President: W. W. Williams Secretary: H. A. Perry
Port St. Joe	Chamber of Commerce President: O. M. Morton Secretary: O. L. McCranie
Punta Gorda	Punta Gorda Chamber of Commerce President: E. W. Rountree Secretary: J. W. Ratekin
Quincy	Gadsden County Chamber of Commerce Chairman: S. W. Anderson, Greensboro Secretary: Harry A. Beach

Safety Harbor	Chamber of Commerce President: B. F. Patten Secretary: C. M. Bourland
St. Andrews	Board of Trade President: J. H. Drummond Secretary:
St. Augustine	Chamber of Commerce President: David R. Dunham Secretary: Charles E. Harris
St. Cloud	Chamber of Commerce President: L. M. Parker Secretary: G. C. Rolfe
St. Petersburg	Chamber of Commerce President: John N. Brown Exec. Vice-Pres.: J. E. Coad Secretary: Miss F. B. Dillman
Salerno	Chamber of Commerce President: Secretary:
San Antonia	Chamber of Commerce President: J. P. Lynch Secretary: George B. Githens
Sanford	Chamber of Commerce President: Edward Higgins Exec. Secretary: R. W. Pearman, Jr.
Sarasota	Chamber of Commerce President: Charles Ringling Secretary: Willis B. Powell
Sebastian	Chamber of Commerce President: George F. Badger Secretary: W. A. Martin
Sebring	Chamber of Commerce President: George Kline Secretary: G. E. Sickler
Seffner	Board of Trade President: Secretary: C. C. Langsdorf, M. D.
South Jacksonville	Chamber of Commerce President: Paul C. Marion Secretary: R. L. Moran
Starke	Bradford County Chamber of Commerce President: Col. D. E. Knight Secretary: C. A. Futch
Stuart	Chamber of Commerce President: Edwin Brobston Acting Sec.: L. W. Spires

Sulphur Springs (Hillsboro County)	Board of Trade President: Burdon Hunter Secretary: M. F. Zerface
Summerfield	Chamber of Commerce President: P. W. Collens Secretary: G. W. Dansby
Taft	Chamber of Commerce President: W. J. Henson Secretary: G. R. Brickley
Tallahassee	Chamber of Commerce President: T. J. Appleyard Secretary: Thomas P. Turner
Tampa	Board of Trade President: F. D. Jackson General Mgr.: L. P. Dickie
Tampa	The Greater East Tampa Movement President: J. A. Glover Secretary: Charles A. Higgins
Tarpon Springs	Chamber of Commerce President: E. H. Beckett Secretary: Clarence Woods
Tavares	Lake County Chamber of Commerce President: G. G. Ware, Leesburg Secretary: Franklin L. Wood, Tavares
Tavares	Tavares Chamber of Commerce President: E. S. Burleigh Secretary: W. M. Rees
Thonotassassa	Board of Trade President: W. B. Draper Secretary: Eugene X. Jackson
Tillman	Commercial Club President: William Knocht Secretary: Jacob Kohten
Titusville	Chamber of Commerce President: W. G. Warnock Secretary: Edward J. Trotter
Trenton	Chamber of Commerce President: R. C. Lang Secretary: Mrs. H. G. Mason
Umatilla	Chamber of Commerce President: Fred L. Owens Secretary: B. F. Hargis
Valrico	Improvement Association President: J. T. Harris Secretary: J. T. Helms, Jr.

Vernon	Washington County Board of Trade President: J. D. Parrish Secretary:
Vero	Chamber of Commerce President: Dr. J. C. DuBose Secretary: E. J. Sellard
Venice	Chamber of Commerce President: Dr. Fred H. Albee Secretary:
Vineland	Chamber of Commerce President: Wm. J. Beirsdorfer Secretary: J. B. Long
Waldo	Chamber of Commerce President: E. W. Millican Secretary:
Wauchula	Chamber of Commerce President: Ira Rigdon Secretary: William T. Cowles, Jr.
Wellborn	Chamber of Commerce President: A. W. McLeran Secretary: S. G. Adams
West Palm Beach	Greater Palm Beach Chamber of Commerce President: Alfred H. Wagg Secretary: H. E. Robinson
Wewahitchka	Chamber of Commerce President: Theodore L. Evins Secretary: P. E. Rish
White Springs	Chamber of Commerce President: W. G. Gate Secretary: B. Y. Carrier
Wildwood	Chamber of Commerce President: J. H. Estes Secretary: W. J. Nease
Williston	Chamber of Commerce President: S. L. Turner Secretary: L. E. Vause
Windermere	Chamber of Commerce President: J. C. McMichael Secretary: Mrs. Edith M. Bittinger
Winter Garden	Chamber of Commerce President: C. G. Strozier Secretary: Thomas M. Seawell
Winter Haven	Chamber of Commerce President: John F. May Secretary: George F. Sampson

Winter Park	Chamber of Commerce President: Arthur Schultz Secretary: Mrs. Ella S. Kennedy
Worthington Springs	Chamber of Commerce President: Secretary: D. E. Roberts
Zephyrhills	Chamber of Commerce President: Don A. Storms Secretary: H. M. Simmons
Zolfo Springs	Chamber of Commerce President: W. S. Barnett Secretary: E. C. Miller
Zolfo Springs	Hardee County Chamber of Commerce President: Carl Hanna (tem) Secretary:

APPENDIX III

FLORIDA ASSOCIATION OF REAL ESTATE BOARDS

OFFICERS

President	Carl C. McClure, Fort Myers
1st Vice-President	H. B. Schulte, Daytona
2nd Vice-President	W. J. von Behren, West Palm Beach
Treasurer	Nat C. Clayborough, Orlando
Secretary	C. W. Kinne, Jacksonville
Executive Secretary	Paul O. Meredith, Orlando
Editor, Real Estate Journal	R. G. Grassfield, Orlando
Arcadia	Arcadia Realtors' Association President: D. L. Smith Secretary: L. E. Eigle
Babson Park and Frostproof	Babson Park Real Estate Board (Frostproof) President: James S. Louden Secretary: Arthur P. Cody
Bartow	Bartow Real Estate Board President: Dan F. Wear Secretary: R. Borden Wilson
Bradenton	Bradenton Real Estate Board President: D. R. Roof Exec.-Secretary: Carl K. Nelson
Brooksville	Brooksville Realty Board President: Isom Beasley Secretary: W. P. Risk
Clearwater	Clearwater Real Estate Board President: A. P. Marshall Secretary: S. T. Wickens
Cocoa	Cocoa Realty Board President: Joseph E. Wilson Secretary: Dan C. McLeod
Dade City	Dade City Real Estate Board (New Port Richey) President: J. F. Croley Secretary: Robert P. Evans
Davenport	Davenport Realty Board President: Frank W. Crisp W. S. Allen

Daytona	Halifax Realty Board President: E. W. Herndon Exec.-Secretary: Frank L. Huffaker
DeLand	DeLand Real Estate Board President: V. W. Gould Sec. & Treas.: J. L. McMahon
Eustis	Lake County Realty Board President: J. G. Littig Secretary: J. R. Ashmore
Delray	Delray Real Estate Board (Not Members) President: W. O. Jelks Secretary: F. M. Clutter
Florida City	Florida City Realty Board (Not members) President: Meyer Silverman Secretary: H. S. Epstein
Fort Lauderdale	Broward County Realty Board President: J. E. Osborne Ass't Secretary: W. E. Lemley
Fort Myers	Fort Myers Real Estate Board President: Harry J. Wood Exec. Secretary: Earl K. Bobbitt
Fort Pierce	Fort Pierce Realty Board President: R. L. Goodwin Secretary: W. B. McMurtray
Gainesville	Gainesville Real Estate Board President: B. F. Williamson Secretary: Nell W. Dempsey
Haines City	Haines City Realty Board President: R. O. Philpot Secretary: Fred A. Miller
Hollywood	Hollywood Realty Board President: F. A. Cooke Secretary: & Treas.: John P. Murphy
Homestead	Redland District Realty Board President: J. L. Burton Secretary: Preston B. Bird
Inverness	Citrus County Real Estate Board President: Frederick Van Roy, Crystal River Secretary: E. C. May
Jacksonville	Jacksonville Real Estate Board President: Jos. R. Dunn Secretary: J. S. Evans

Kissimmee	Osceola County Realty Board President: J. S. Cadel Secretary: W. J. Nelson
Lake City	Lake City Realty Board President: Geo. L. Colburn Secretary: N. E. Brown (Also Treas.)
Lakeland	Lakeland Real Estate Board President: Wm. Steitz Secretary: L. A. Smartt
Lake Wales	Lake Wales Real Estate Board President: Wm. Dudley Putnam Secretary: John Paver
Lake Worth	Lake Worth Real Estate Board President: Robt. S. Erskine Secretary: Victor J. Kubu
Leesburg	Leesburg Realty Board President: Dr. W. A. McKenzie Secretary: Jack Cross
Melbourne	Melbourne Realty Board President: A. K. O'Haver Secretary: C. A. Henley
Ocala	Marion County Realty Board President: F. W. Ditto Secretary: S. S. Savage, Jr.
Okeechobee	Okeechobee Real Estate Board President: Don P. Johnston Secretary: L. B. Robertson
Orlando	Orlando Realty Board President: D. P. Sias Exec.-Secretary: J. S. Masek
Palatka	Putnam County Real Estate Board President: L. K. Tucker Secretary: C. W. Loveland
Palmetto	Palmetto Real Estate Board President: T. H. Merritt Sec. & Treas.: Carl Ingram
Pensacola	Pensacola Realty Board President: Geo. P. Wentworth Secretary: H. I. Seaburg
Plant City	Plant City Real Estate Board President: H. G. Reese Secretary: J. E. Garland
Punta Gorda	Punta Gorda Realty Board President: W. H. Johnson Secretary: W. S. Whitfield
Sanford	Sanford Real Estate Board President: H. C. DuBose Secretary: C. L. Marlowe

Sarasota	Sarasota Real Estate Board President: F. H. Gallup Secretary: Arthur Cundy
Sebring	Sebring Realty Board President: T. V. Conway Secretary: B. L. Laird
South Jacksonville	South Jacksonville Real Estate Board President: John F. White Secretary: Theodore Campbell
St. Augustine	St. Augustine Realty Board President: J. A. Rowand Secretary: W. Wallace Snow (Also Treas.)
St. Petersburg	St. Petersburg Realty Board President: Chas. R. Hall Secretary: W. J. Warrington
Tallahassee	Tallahassee Real Estate Board President: G. Keith Walker Secretary: J. A. Mackintosh
Tampa	Tampa Real Estate Board President: W. Y. Miller Secretary: T. L. Karn
Tarpon Springs	Tarpon Springs Realty Board President: John R. Cheyney Secretary: Geo. M. Emmanuel
Titusville	Titusville Real Estate Board President: Minor S. Jones Secretary: A. W. Donaldson
Vero	Vero Beach Realty Board President: W. E. Sexton Secretary: John Leroy Hutchison
West Palm Beach	Palm Beach County Real Estate Board President: W. J. Von Behren Secretary: E. E. Vorenberg
Winter Haven	Winter Haven Real Estate Board President: Fred E. Hall Secretary: J. C. Miller
Miami	Miami Real Estate Board (Not members) President: L. W. Crow Secretary: W. L. Greene
Advisory Board	Thos. C. Hammond—Tampa Ernest L. Hill—Jacksonville
Panama City	Panama City Realty Board President: Secretary:

APPENDIX IV

FLORIDA DAILY NEWSPAPER

(Corrected to Nov. 10, 1925)

MORNING NEWSPAPERS	TOWN	AFTERNOON NEWSPAPERS
Tri-City Morning News	Bradenton	The Evening Herald
Clearwater Morning Herald	Clearwater	Clearwater Evening Sun
The Daytona Beach Journal	Daytona	The Daytona Beach News
	DeLand	DeLand Daily News
	Eustis	The Daily Lake Region
	Fort Lauderdale	Fort Lauderdale Daily News & Evening Sentinel
Fort Myers Tropical News	Fort Myers	The Fort Myers Press
The Record	Fort Pierce	The Daily News Tribune
Gainesville Daily Sun	Gainesville	Gainesville Evening News
Florida Times Union	Jacksonville	Jacksonville Journal
Morning Call	Key West	The Key West Citizen
Lakeland Morning Star-Telegram	Lakeland	The Lakeland Evening Ledger
The Miami Herald	Miami	The Miami Daily News
Daily Tab	Miami	Miami Tribune
	Ocala	Ocala Evening Star
Orlando Morning Sentinel	Orlando	The Evening Reporter Star
	Palatka	Palatka Daily News
The Pensacola Journal	Pensacola	The Pensacola News
The Midnight Sun	Palmetto	
	Plant City	Plant City Daily News
	St. Augustine	St. Augustine Evening Record
St. Petersburg Times	St. Petersburg	St. Petersburg Daily News
	St. Petersburg	The Evening Independent
	Sanford	The Sanford Herald
The Herald	Sarasota	The Sarasota Times
	Sebring	The Daily American
	Tallahassee	Tallahassee Daily Democrat
The Tampa Morning Tribune	Tampa	The Tampa Daily Times
Tampa Morning Telegrahp	Tampa	
The Palm Beach Post	West Palm Beach	Palm Beach Times
	Winter Haven	Winter Haven Chief
	Stuart	Daily News
	New Smyrna	Daily News

WEEKLY AND MONTHLY NEWSPAPERS IN FLORIDA

EDITOR	NAME OF PAPER	TOWN
H. K. Johnston	The Apalachicola Times	Apalachicola
Albert M. Hall	The Apopka Chief	Apopka
L. E. Eigle	The Arcadian	Arcadia
Harry Corneal	The Auburndale Journal	Auburndale
Gilbert Freeman	Highlands County Pilot	Avon Park
Mrs. J. G. Gallemore	Polk County Record	Bartow
	The County Record	Blountstown
E. A. Williams	Holmes County Advertiser	Bonifay

EDITOR	NAME OF PAPER	TOWN
M. C. Baker	Boynton Progress	Boynton
	In the Land of Manatee	Bradenton
R. H. Weaver	The Fress Press	Bristol
	The Levy Times-Democrat	Bronson
Frederick Williamson	Brooksville Herald	Brooksville
A. M. McDaniel	The Flagler Tribune	Bunnell
S. N. Graham	Sumter County Times	Bushnell
H. M. Talmadge	Sumter County Tribune	Bushnell
Howard Sharp	The Everglades News	Canal Point
Walter W. Jones	The Chipley Banner	Chipley
Don M. Lochner	The Clermont Press	Clermont
Mrs. C. H. Holderman	The Cocoa Tribune	Cocoa
B. H. Forbes	Gulf Coast Breeze	Crawfordville
Ed N. Clark	Cresent City Call	Crescent City
	The Okaloosa News-Journal	Crestview
I. M. McAlpin	The Dade City Banner	Dade City
W. S. Allen	Davenport Times	Davenport
R. Glover Miller	Sunrise	Daytona
James L. Wilcox	East Coast News	Daytona Beach
H. C. Stoors	The Breeze	DeFuniak Springs
Larkin Cleveland	The Herald	DeFuniak Springs
C. A. Allison	The DeLand Sun	DeLand
Frank E. Joy	Dunedin Times	Dunedin
Lon Burton	The Delray News	Delray
L. R. Benjamin	Wonderland Developer	Delray
George W. Adams	The Dunnellon Truth	Dunnellon
G. T. Willis	Eagle Lake Review	Eagle Lake
W. P. Roesch	Eau Gallie Record	Eau Gallie
A. H. Andrews	American Eagle	Estero
D. W. McLeod	Collier County News	Everglade
Cricket Prewitt	Nassau County Leader	Fernandina
Mrs. Christine Tolan	Flagler Beach Radio	Flagler Beach
John D. Sherwin	Fort Lauderdale Herald	Fort Lauderdale
George G. Matthews	Fort Lauderdale Sentinel	Fort Lauderdale
A. L. Cleveland	The Leader	Fort Meade
G. P. Ruhl	The Highland News	Frostproof
F. Lon Robertson	The Clay County Times	Green Cove Springs
A. W. Newett	The Groveland Graphic	Groveland
M. J. Lee	Haines City Herald	Haines City
T. L. Knowlson	The Gateway Gaette	Haines City
M. E. Brewster	The Hastings Herald	Hastings
J. H. Wendler	The Hialeah Herald	Hinleah
O. E. Behymer	The Hollywood Magazine	Hollywood
G. LaMonte Graw	The Homestead Enterprise	Homestead
Benjamin E. Archer	The Homestead Leader	Homestead
Roderick Arkell	Citrus County Chronicle	Inverness
W. M. Traer	Farmer & Stockman	Jacksonville
J. Ben Wand	Southern Lumber Journal	Jacksonville
W. C. Caldwell	The Jasper News	Jaspor
H. A. Neel	Kissimmee Valley Gazette	Kissimmee
Mrs. Mary Hayes Davis	LaBelle News	LaBelle
Paul L. Eddy	LaBelle Current	LaBelle
Mrs Iva Townsend Sprinkle	Union County Times	Lake Butler
Herbert L. Dodd	The Lake City Reporter	Lake City
Howard L. Hull	Polk County Labor Journal	Lakeland
J. E. Worhtington	The Highlander	Lake Wales
Vernon L. Smith	The Lake Worth Leader	Lake Worth
Andrew J. Fuller	The Largo Sentinel	Largo
Gilbert D. Leach	The Leesburg Commercial	Leesburg
Burr A. L. Bixler	The Suwannee Citizen	Live Oak
Mrs. F. R. McCormack	The Suwannee Democrat	Live Oak
William Mayo Atkinson	The Lynn Haven Citizen	Lynn Haven

EDITOR	NAME OF PAPER	TOWN
E. A. Hendrix	North Marion News	McIntosh
T. C. Merchant	The Enterprise Recorder	Madison
W. G. Sparkman	Manatee Advertiser	Manatee
Claude Fogle Hanlon	The Times Courier	Marianna
T. J. Weaver	The Mayo Free Press	Mayo
Edward Taylor	The Melbourne Times	Melbourne
	Micanopy Herald	Micanopy
D. R. Read	The Milton Gazette	Milton
Will H. Bullock	The Monticello News	Monticello
R. B. Childs	Moore Haven Democrat	Moore Haven
H. H. Talmadge	Mount Dora Topic	Mount Dora
G. M. Sheppard	Mulberry Herald	Mulberry
Wm. M. Hetherington	New Port Richey Press	New Port Richey
J. J. Birch	The New Smyrna Breeze	New Smyrna
Frank Harris	The Ocala Banner	Ocala
	The Okeechobee News	Okeechobee
Karl Lehmann	Beautiful Florida	Orlando
H. S. McKensie	The Times Herald	Palatka
A. M. C. Russell	The Palmetto News	Palmetto
Alfred Tyler	Bay County Beacon-Tribune	Panama City
G. M. West	Panama City Pilot	Panama City
Mrs. M. Plasket	The Perry Herald	Perry
P. W. Prewitt	The Plant City Courier	Plant City
Isaac VanHorn	The Polk City Chronicle	Polk City
Ed N. Clark	Putnam District Progress	Pomona
Paul K. Garrett	The Punta Gorda Herald	Punta Gorda
R. L. Sweger	Gadaden County Times	Quincy
A. E. Shower	Safety Harbor Herald	Safety Harbor
G. M. West	St. Andrews Bay News	St. Andrews
Herbert Felkel	Sunshine	St. Augustine
C. F. Johnson	St. Cloud Tribune	St. Cloud
Harold Sommers	Tourist News	St. Petersburg
R. J. Holly	Florida Outdoors	Sanford
F. R. Higins	Sanford Signal	Sanford
E. T. Hollingsworth	The South Jacksonville Journal	South Jacksonville
E. S. Matthews	Bradford County Telegraph	Starke
Edwin A. Menninger	South Florida Developer	Stuart
P. W. Collens	The Chronicle	Summerfield
	Florida Highways	Tallahassee
Marvin Walker	The Florida Grower	Tampa
J. N. Harrison	The Free Press	Tampa
	Packing House News	Tampa
C. C. Buckingham	Florida Realty Journal	Tampa
J. H. Hennig	The Tarpon Springs Leader	Tarpon Springs
R. K. Gore	The Lake County Citizen	Tavares
Thos. M. Seawell	The Star Advocate	Titusville
P. A. Ruhl	The Umatilla Exponent	Umatilla
B. W. Williams	The Vero Beach Press	Vero
Wm. T. Cowles	The Florida Advocate	Wauchula
H. H. Curtis	The Tropical Sun	West Palm Beach
W. O. Lipscomb	Florida Real Estate Est. & Tourist News	West Palm Beach
G. M. Sheppard	The Williston Sun	Williston
Thomas M. Seawell	Winter Garden Herald	Winter Garden
C. E. MacCanon	The Winter Park Herald	Winter Park
S. D. Lovett	Zephyrhills News	Zephyrhills
E. C. Miller	Zolfo Springs News	Zolfo Springs

APPENDIX V

NATIONAL BANKS IN FLORIDA

Name	Location
First National Bank	Alachua
DeSoto National Bank	Arcadia
First National Bank	Arcadia
First National Bank	Avon Park
Polk County National Bank	Bartow
First National Bank	Bradenton
First National Bank	Brooksville
First National Bank	Chipley
First National Bank	Clermont
First National Bank	DeFuniak Springs
First National Bank	Fernandina
First National Bank	Ft. Lauderdale
First National Bank	Fort Myers
First National Bank	Gainesville
Atlantic National Bank	Jacksonville
Barnett National Bank	Jacksonville
Florida National Bank	Jacksonville
First National Bank	Jasper
First National Bank	Key West
First National Bank	Lake City
First National Bank	Lakeland
First National Bank	Lake Worth
First National Bank	Leesburg
First National Bank	Live Oak
First National Bank	Marianna
First National Bank	Miami
Miami Beach First National Bank	Miami Beach
First National Bank	Milton
Munroe & Chambliss National Bank	Ocala
Ocala National Bank	Ocala
First National Bank in Orlando	Orlando
Putman National Bank	Palatka
Palm Beach National Bank	Palm Beach
First National Bank	Panama City
American National Bank	Pensacola
First National Bank	Perry
First National Bank	Punta Gorda
First National Bank	Quincy
First National Bank	Sanford
First National Bank	Seabreeze
First National Bank	Sebring

Name	Location
First National Bank	St. Augustine
St. Augustine National Bank	St. Augustine
Alexander National Bank	St. Petersburg
Central National Bank & Trust Co.	St. Petersburg
First National Bank	St. Petersburg
Exchange National Bank	Tampa
First National Bank	Tampa
National City Bank	Tampa
First National Bank	Tarpon Springs
Carlton National Bank	Wauchula
First National Bank	Winter Garden
National Bank of Winterhaven	Winterhaven
Snell National Bank	Winterhaven

STATE BANKS IN FLORIDA

Name	Location
Bank of Alachua	Alachau
American Exchange Bank	Apalachicola
Apalachicola State Bank	Apalachicola
The State Bank of Apopka	Apopka
Florida Trust & Banking Co.	Arcadia
Bank of Archer	Archer
State Bank of Auburndale	Auburndale
First Trust & Savings Co.	Avon Park
Babson Park State Bank	Babson Park
Bank of Baker	Baker
State Bank of Bartow	Bartow
Bank of Blounstown	Blounstown
State Bank of Bocagrande	Bocagrande
Bank of Bonifay	Bonifay
State Bank of Bowling Green	Bowling Green
Bank of Boynton	Boynton
Bradenton Bank & Trust Co.	Bradenton
Manatee River Bank & Trust Co.	Manatee
Branford State Bank	Branford
Bristol State Bank	Bristol
Bank of Levy County	Bronson
Hernando State Bank	Brooksville
Bank of Buena Vista	Buena Vista
Bunnell State Bank	Bunnell
Citizens Bank	Bushnell
Cedar Key State Bank	Cedar Keys
Central Bank of Sumter County	Center Hill
Bank of Chiefland	Chiefland
Chipley State Bank	Chipley
Bank of Citra	Citra
Bank of Clearwater	Clearwater
Guaranty Title & Trust Co.	Clearwater
Peoples Bank	Clearwater

Name	Location
First State Bank	Clermont
First Bank of Clewiston	Clewiston
Brevard County Bank & Trust Co.	Cocoa
Cocoa Bank & Trust Co.	Cocoa
Bank of Coconut Grove	Coconut Grove
Coleman Banking Co.	Coleman
Bank of Coral Gables	Coral Gables
Planters Bank	Cottondale
Bank of Cresent City	Cresent City
Peoples Bank	Cresent City
Bank of Crestview	Crestview
Dixie County State Bank	Cross City
Bank of Crystal River	Crystal River
Bank of Dade City	Dade City
Bank of Pasco County	Dade City
Bank of Dania	Dania
American Bank & Trust Co.	Daytona
Daytona Bank & Trust Co.	Daytona
Merchants Bank & Trust Co.	Daytona
Atlantic Bank & Trust Co.	Daytona Beach
East Coast Bank & Trust Co.	Daytona Beach
Cawthon State Bank	DeFuniak Springs
Volusia County Bank & Trust Co.	DeLand
Bank of Delray	Delray
Ocean City Bank	Delray
State Bank of Dundee	Dundee
Bank of Dunedin	Dunedin
Bank of Dunnellon	Dunnellon
Citizens Bank	Dunnellon
State Bank of Eau Gallie	Eau Gallie
Ellenton State Bank	Ellenton
Citizens Bank	Eustis
First State Bank	Eustis
Bank of Everglades	Everglade
Ft. Lauderdale Bank & Trust Co.	Ft. Lauderdale
First State Bank	Fort Meade
Bank of Fort Myers	Fort Myers
Lee County Bank, Title & Trust Co.	Fort Myers
Security State Bank	Fort Ogden
Fort Pierce Bank & Trust Co.	Fort Pierce
St. Lucie County Bank	Fort Pierce
Fort White Bank	Fort White
Citizens Bank	Frostproof
Frostproof State Bank	Frostproof
Phifer State Bank	Gainesville
Graveville State Bank	Graveville
Bank of Green Cove Springs	Green Cove Springs
Bank of Greensboro	Greensboro

Name	Location
Bank of Greenville	Greenville
Bank of Greenwood	Greenwood
Bank of Groveland	Groveland
Growers Commercial Bank	Haines City
State Bank of Haines City	Haines City
Haines City Mtge., Abstract & Title Insurance Co.	Haines City
Hampton State Bank	Hampton
Bank of Hastings	Hastings
Havana State Bank	Havana
Hawthorne State Bank	Hawthorne
First State Bank	Hialeah
High Springs Bank	High Springs
Hollywood Bank & Trust Co.	Hollywood
Bank of Homestead	Homestead
Citizens Bank	Homestead
Citizens Bank	Inverness
Citrus County Bank	Inverness
Brotherhood State Bank for Savings	Jacksonville
Citizens Bank	Jacksonville
Morris Plan Bank	Jacksonville
Peoples Bank	Jacksonville
Title & Trust Co. of Florida	Jacksonville
L. K. Riley Company	Jacksonville
Commercial Bank	Jasper
Bank of Jennings	Jennings
Kelsey City State Bank	Kelsey City
Bank of Osceola County	Kissimmee
Bank of Labelle	Labelle
Lake Alfred State Bank	Lake Alfred
Farmers & Dealers Bank	Lake Butler
Lake Butler Bank	Lake Butler
Columbia County Bank	Lake City
State Exchange Bank	Lake City
Bank of Lake Hamilton	Lake Hamilton
Bank of Lake Helen	Lake Helen
Central Bank & Trust Co	Lakeland
Polk County Trust Co.	Lakeland
State Bank of Lakeland	Lakeland
Citizens Bank	Lake Wales
Lake Wales State Bank	Lake Wales
First Bank & Trust Co.	Lake Worth
Pinellas County Bank	Largo
Bank of Laurel Hill	Laurel Hill
Lawtey State Bank	Lawtey
Leesburg State Bank	Leesburg
Bank of Little River	Little River
Commercial Bank	Live Oak
Citizens Bank	Macclenny
Citizens Bank	Madison
Madison State Bank	Madison
Bank of Malone	Malone

Name	Location
Citizens Bank	Manatee
Citizens State Bank	Marianna
Peoples Bank	Marianna
Mayo State Bank	Mayo
First State Bank	McIntosh
Melbourne State Bank	Melbourne
Merchants State Bank	Melbourne
Bank of Allapattah	Miami
Bank of Bay Biscayne	Miami
Biscayne Trust Co.	Miami
Commercial Bank & Trust Co.	Miami
First Trust & Savings Bank	Miami
Miami Bank & Trust Co.	Miami
Southern Bank & Trust Co.	Miami
Ta-Miami Banking Co.	Miami
Baldwin Mortgage Co.	Miami
W. C. Briggs, Inc.	Miami
First Mortgage & Bond Co.	Miami
Miami Mortgage & Guaranty Co.	Miami
G. L. Miller Bond & Mtge. Co.	Miami
W. H. D. Stewart Bond & Mtge. Co.	Miami
Miami Beach Bank & Trust Co.	Miami Beach
Micanopy Banking Co.	Micanopy
State Bank of Milton	Milton
Bank of Monticello	Monticello
Farmers & Merchants Bank	Monticello
Bank of Moore Haven	Moore Haven
Bank of Mt. Dora	Mt. Dora
Bank of Mulberry	Mulberry
Bank of Newberry	Newberry
First State Bank	New Port Richey
Fidelity Bank	New Smyrna
State Bank of New Smyrna	New Smyrna
Valparaiso State Bank	New Valparaiso
Bank of Oakland	Oakland
Commercial Bank	Ocala
Metropolitan Savings Bank	Ocala
Bank of Ocoee	Ocoee
Bank of Okeechobee	Okeechobee
Peoples Bank	Okeechobee
Oldsmar State Bank	Oldsmar
Bank of Orange	Orlando
Church Street Bank	Orlando
Orlando Bank & Trust Co.	Orlando
State Bank of Orlando & Trust Co.	Orlando
Bank of Ormond	Ormond
Bank of Oviedo	Oviedo
First State Bank of Pablo	Pablo Beach
Bank of Pahokee	Pahokee

	Location
East Florida Savings & Trust Co.	Palatka
Palatka Bank & Trust Co.	Palatka
First Bank & Trust Co.	Palm Beach
Manatee County State Bank	Palmetto
Palmetto State Bank	Palmetto
Banking Savings & Trust Co.	Pensacola
Perry Banking Co.	Perry
Bank of Plant City	Plant City
Farmers & Merchants Bank	Plant City
Hillsboro State Bank	Plant City
Bank or Pompano	Pompano
Fidelity Trust Co.	Punta Gorda
Punta Gorda State Bank	Punta Gorda
Quincy State Bank	Quincy
Reddick State Bank	Reddick
Gadsden County State Bank	River Junction
Espiritu Santo Springs Bank	Safety Harbor
Sanford Bank & Trust Co.	Sanford
Seminole County Bank	Sanford
Bank of Sarasota	Sarasota
First Bank & Trust Co.	Sarasota
Ringling Trust & Savings Bank	Sarasota
Bank of Sebastian	Sebastian
Highlands Bank & Trust Co.	Sebring
Merchants & Planters Bank	Sneads
Bank of South Jacksonville	South Jacksonville
Bank of St. Andrews	St. Andrews
Bank of Starke	Starke
Bradford County Bank	Starke
Commercial Bank	St. Augustine
Peoples Bank for Savings	St. Augustine
Bank of St. Cloud	St. Cloud
Peoples Bank	St. Cloud
American Bank & Trust Co.	St. Petersburg
Ninth Street Bank & Trust Co.	St. Petersburg
Seminole Bank	Stuart
Stuart Bank & Trust Co.	Stuart
Bank of Sulphur Springs	Sulphur Springs
Capital City Bank	Tallahassee
Citizens Bank	Tallahassee
Exchange Bank	Tallahassee
Lewis State Bank	Tallahassee
Bank of Commerce	Tampa
Bank of Ybor City	Tampa
Citizens Bank & Trust Co.	Tampa
Columbia Bank of Ybor City	Tampa
First Savings & Trust Co.	Tampa
Latin-American Bank	Tampa
Merchants & Mechanics Bank	Tampa
Morris Plan Bank	Tampa
Bank of Commerce	Tarpon Springs

Name	Location
Bank of Tavares	Tavares
Bank of Terra Cela	Terra Cela
Bank of Titusville	Titusville
Indian River State Bank	Titusville
Farmers & Merchants Bank	Trenton
Bank of Umatilla	Umatilla
Farmers Bank	Vero
Vero Bank & Trust Co.	Vero
Bank of Waldo	Waldo
Watertown Bank	Watertown
Bank of Wauchula	Wauchula
Hardee County Trust Co.	Wauchula
Webster State Bank	Webster
Wellborn Bank	Wellborn
Citizens Bank	West Palm Beach
Commercial & Savings Bank	West Palm Beach
Farmers Bank & Trust Co.	West Palm Beach
First American Bank & Trust Co.	West Palm Beach
Northwood Bank & Trust Co.	West Palm Beach
Palm Beach Bank & Trust Co.	West Palm Beach
Bank of West Tampa	West Tampa
Suwannee River Bank	White Springs
Bank of Wildwood	Wildwood
Citizens Bank	Williston
Bank of Winter Garden	Winter Garden
First State Bank	Winterhaven
Bank of Winter Park	Winter Park
Union State Bank	Winter Park
American State Bank	Zephyrhills
Citizens Bank of Zolfo	Zolfo Springs

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